

# **Aviva International Insurance Limited**

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



(Appendices 9.1, 9.2, 9.5, 9.6)

# Aviva International Insurance Limited

Year ended 31st December 2009

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# Aviva International Insurance Limited

Year ended 31st December 2009

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## Statement of solvency - general insurance business

Form 1

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

Adjusted solo solvency calculation

	Company registration number	GL/UK/CM	day	month	year	units	
	<b>R1</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>
					As at end of this financial year	As at end of the previous year	
					<b>1</b>	<b>2</b>	

**Capital resources**

Capital resources arising outside the long-term insurance fund	<b>11</b>	8883649	8606925
Capital resources allocated towards long-term insurance business arising outside the long-term insurance fund	<b>12</b>		
Capital resources available to cover general insurance business capital resources requirement (11-12)	<b>13</b>	8883649	8606925

**Guarantee fund**

Guarantee fund requirement	<b>21</b>	5726179	7168265
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	3157470	1438660

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	632338	710360
Base capital resources requirement	<b>33</b>	3128	2518
Individual minimum capital requirement	<b>34</b>	632338	710360
Capital requirements of regulated related undertakings	<b>35</b>	5515400	6931478
Minimum capital requirement (34+35)	<b>36</b>	6147738	7641838
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	5809780	4786006
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	4272846	2875546

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	6147738	7641838
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	2735911	965087

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	<b>51</b>	1748000	1826000
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## Components of capital resources

Form 3  
(Sheet 1)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

	Company registration number	GL/UK/CM	day	month	year	units	
	R3	21487	GL	31	12	2009	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year			
	1	2	3	4			
<b>Core tier one capital</b>							
Permanent share capital	11	7650430		7650430	7650430		
Profit and loss account and other reserves	12	7453570		7453570	5601680		
Share premium account	13	2639000		2639000	3639890		
Positive valuation differences	14						
Fund for future appropriations	15						
Core tier one capital in related undertakings	16	(1599000)		(1599000)	(1627301)		
Core tier one capital (sum of 11 to 16)	19	16144000		16144000	15264699		
<b>Tier one waivers</b>							
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						
<b>Other tier one capital</b>							
Perpetual non-cumulative preference shares as restricted	25						
Perpetual non-cumulative preference shares in related undertakings	26						
Innovative tier one capital as restricted	27						
Innovative tier one capital in related undertakings	28						
<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	<b>31</b>	16144000		16144000	15264699		
Investments in own shares	32						
Intangible assets	33	19600		19600	17000		
Amounts deducted from technical provisions for discounting	34	276995		276995	286032		
Other negative valuation differences	35	284900		284900	187100		
Deductions in related undertakings	36	4279976		4279976	4827221		
Deductions from tier one (32 to 36)	37	4861471		4861471	5317353		
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	11282529		11282529	9947346		

**Components of capital resources****Form 3  
(Sheet 2)**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

	Company registration number	GL/ UK/ CM	day	month	year	units	
	<b>R3</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year			
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>			

**Tier two capital**

Implicit items, (tier two waivers and amounts excluded from line 22)	<b>41</b>					
Perpetual non-cumulative preference shares excluded from line 25	<b>42</b>					
Innovative tier one capital excluded from line 27	<b>43</b>					
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	<b>44</b>					
Perpetual cumulative preference shares	<b>45</b>					
Perpetual subordinated debt and securities	<b>46</b>					
Upper tier two capital in related undertakings	<b>47</b>	107000		107000		183100
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>	107000		107000		183100

Fixed term preference shares	<b>51</b>					
Other tier two instruments	<b>52</b>					
Lower tier two capital in related undertakings	<b>53</b>	304800		304800		92600
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>	304800		304800		92600

<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>	411800		411800		275700
Excess tier two capital	<b>62</b>					
Further excess lower tier two capital	<b>63</b>					
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>	411800		411800		275700

**Components of capital resources****Form 3  
(Sheet 3)**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

	Company registration number	GL/ UK/ CM	day	month	year	units	
	<b>R3</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year			
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>			

**Total capital resources**

Positive adjustments for regulated non-insurance related undertakings	<b>71</b>					
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	11694329		11694329		10223046
Inadmissible assets other than intangibles and own shares	<b>73</b>	1622200		1622200		472600
Assets in excess of market risk and counterparty limits	<b>74</b>	1188480		1188480		1143521
Deductions for related ancillary services undertakings	<b>75</b>					
Deductions for regulated non-insurance related undertakings	<b>76</b>					
Deductions of ineligible surplus capital	<b>77</b>					
<b>Total capital resources after deductions (72-73-74-75-76-77)</b>	<b>79</b>	8883649		8883649		8606925

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

Available capital resources for guarantee fund requirement	<b>81</b>	8883649		8883649		8606925
Available capital resources for 50% MCR requirement	<b>82</b>	8883649		8883649		8606925
Available capital resources for 75% MCR requirement	<b>83</b>	8883649		8883649		8606925

**Financial engineering adjustments**

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

**Calculation of general insurance capital requirement - premiums amount and brought forward amount**
**Form 11**

 Name of insurer **Aviva International Insurance Limited**

Global business

 Financial year ended **31st December 2009**

General insurance business

	Company registration number	GL/UK/CM	day	month	year	units	
	R11	21487	GL	31	12	2009	£000
				This financial year	Previous year		
				1	2		
Gross premiums written			11			2774872	4194952
Premiums taxes and levies (included in line 11)			12			747	3019
Premiums written net of taxes and levies (11-12)			13			2774125	4191933
Premiums for classes 11, 12 or 13 (included in line 13)			14			330154	455369
Premiums for "actuarial health insurance" (included in line 13)			15				
<b>Sub-total A</b> (13 + 1/2 14 - 2/3 15)			16			2939202	4419618
Gross premiums earned			21			3374189	4367699
Premium taxes and levies (included in line 21)			22			747	3019
Premiums earned net of taxes and levies (21-22)			23			3373442	4364680
Premiums for classes 11, 12 or 13 (included in line 23)			24			382772	478532
Premiums for "actuarial health insurance" (included in line 23)			25				
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)			26			3564828	4603946
<b>Sub-total I</b> (higher of sub-total A and sub-total H)			30			3564828	4603946
<b>Adjusted sub-total I</b> if financial year is not a 12 month period to produce an annual figure			31				
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18		32			641670	828711
	Excess (if any) over 57.5M EURO x 0.02		33			70269	91243
<b>Sub-total J</b> (32-33)			34			571401	737468
Claims paid in period of 3 financial years			41			8338862	8337306
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis		42			691311	818507
	For insurance business accounted for on an accident year basis		43			4046908	4480502
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis		44			1021449	947044
	For insurance business accounted for on an accident year basis		45			4407852	4484807
<b>Sub-total C</b> (41+42+43-44-45)			46			7647780	8204464
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			47			150651	301582
<b>Sub-total D</b> (46-47)			48			7497129	7902882
<b>Reinsurance ratio</b> (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)			49			0.98	0.96
<b>Premiums amount</b> (Sub-total J x reinsurance ratio)			50			560145	710360
Provisions for claims outstanding (before discounting and net of reinsurance)			51			3487260	3917544
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			632338	660176
Greater of lines 50 and 53			54			632338	710360

## Calculation of general insurance capital requirement - claims amount and result

Form 12

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

General insurance business

		Company registration number	GL/ UK/ CM	day	month	year	units	
		R12	21487	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			8338862		8337306	
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22			691311		818507	
	For insurance business accounted for on an accident year basis	23			4046908		4480502	
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24			1021449		947044	
	For insurance business accounted for on an accident year basis	25			4407852		4484807	
Claims incurred in reference period (21+22+23-24-25)		26			7647780		8204464	
Claims incurred for classes 11, 12 or 13 (included in 26)		27			1164961		1908869	
Claims incurred for "actuarial health insurance" (included in 26)		28						
<b>Sub-total E</b> (26 + 1/2 27 - 2/3 28)		29			8230261		9158899	
<b>Sub-total F</b> - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31			2743420		3052966	
Division of sub-total F (gross adjusted claims amount)	X 0.26	32			713289		793771	
	Excess (if any) over 40.3M EURO x 0.03	33			81222		90711	
<b>Sub-total G</b> (32 - 33)		39			632067		703060	
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41			619616		677217	
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42			632338		710360	
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43			632338		710360	

**Analysis of admissible assets****Form 13  
(Sheet 1)**Name of insurer **Aviva International Insurance 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	
	<b>R13</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>1</b>
						As at end of this financial year		As at end of the previous year
						<b>1</b>		<b>2</b>
Land and buildings				<b>11</b>		52300		60900

**Investments in group undertakings and participating interests**

UK insurance dependants	shares	<b>21</b>	387000	717000
	debts and loans	<b>22</b>		
Other insurance dependants	shares	<b>23</b>	3974900	3461046
	debts and loans	<b>24</b>		
Non-insurance dependants	shares	<b>25</b>		
	debts and loans	<b>26</b>		
Other group undertakings	shares	<b>27</b>		
	debts and loans	<b>28</b>		
Participating interests	shares	<b>29</b>		
	debts and loans	<b>30</b>		

**Other financial investments**

Equity shares	<b>41</b>	237640	199510	
Other shares and other variable yield participations	<b>42</b>			
Holdings in collective investment schemes	<b>43</b>	227790	463490	
Rights under derivative contracts	<b>44</b>	41900	146900	
Fixed interest securities	Approved	<b>45</b>	1625990	278150
	Other	<b>46</b>	876710	946360
Variable interest securities	Approved	<b>47</b>		
	Other	<b>48</b>	88780	246560
Participation in investment pools	<b>49</b>			
Loans secured by mortgages	<b>50</b>			
Loans to public or local authorities and nationalised industries or undertakings	<b>51</b>			
Loans secured by policies of insurance issued by the company	<b>52</b>			
Other loans	<b>53</b>	125396	12200	
Bank and approved credit & financial institution deposits	One month or less withdrawal	<b>54</b>	462771	616720
	More than one month withdrawal	<b>55</b>		106489
Other financial investments	<b>56</b>			

**Analysis of admissible assets****Form 13  
(Sheet 2)**Name of insurer **Aviva International Insurance 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	
	<b>R13</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>1</b>
						As at end of this financial year		As at end of the previous year
						<b>1</b>		<b>2</b>
Deposits with ceding undertakings							<b>57</b>	
Assets held to match linked liabilities		Index linked					<b>58</b>	
		Property linked					<b>59</b>	

**Reinsurers' share of technical provisions**

Provision for unearned premiums						146086		211220
Claims outstanding						1250959		1381465
Provision for unexpired risks								
Other								

**Debtors and salvage**

Direct insurance business	Policyholders					29700		7300
	Intermediaries					311400		254100
Salvage and subrogation recoveries								
Reinsurance	Accepted					203579		203100
	Ceded							
Dependants	due in 12 months or less					4106300		5378700
	due in more than 12 months							
Other	due in 12 months or less							
	due in more than 12 months							

**Other assets**

Tangible assets								
Deposits not subject to time restriction on withdrawal with approved institutions						323380		343587
Cash in hand								
Other assets (particulars to be specified by way of supplementary note)						142032		119600
Accrued interest and rent						41840		33880
Deferred acquisition costs (general business only)						558208		794306
Other prepayments and accrued income						4730		19400

Deductions from the aggregate value of assets						3770451		5211536
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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)						11448940		10790447
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**Analysis of admissible assets****Form 13  
(Sheet 3)**Name of insurer **Aviva International Insurance 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
<b>R13</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>1</b>
						As at end of this financial year	As at end of the previous year
						<b>1</b>	<b>2</b>

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

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	<b>91</b>	11448940	10790447
Admissible assets in excess of market and counterparty limits	<b>92</b>	1188480	1143521
Inadmissible assets directly held	<b>93</b>	1641800	489600
Capital resources requirement deduction of regulated related undertakings	<b>94</b>	5515400	6931478
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	<b>95</b>	369100	347300
Inadmissible assets of regulated related undertakings	<b>96</b>	5378100	8970623
Book value of related ancillary services undertakings	<b>97</b>		
Other differences in the valuation of assets (other than for assets not valued above)	<b>98</b>	(280024)	(3139101)
Deferred acquisition costs excluded from line 89	<b>99</b>		
Reinsurers' share of technical provisions excluded from line 89	<b>100</b>	(278805)	(208500)
Other asset adjustments (may be negative)	<b>101</b>		
Total assets determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (91 to 101)	<b>102</b>	24982991	25325368
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	<b>103</b>	54700	108400

**Liabilities (other than long-term insurance business)****Form 15**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

	Company registration number	GL/ UK/ CM	day	month	year	units	
	<b>R15</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>
						As at the end of this financial year	As at the end of the previous year
						<b>1</b>	<b>2</b>

**Technical provisions (gross amount)**

Provision for unearned premiums	<b>11</b>	1596621	2195938
Claims outstanding	<b>12</b>	4738219	5299009
Provision for unexpired risks	<b>13</b>		
Equalisation provisions	Credit business	<b>14</b>	150
	Other than credit business	<b>15</b>	261450
Other technical provisions	<b>16</b>		
Total gross technical provisions (11 to 16)	<b>19</b>	6619740	7756547

**Provisions and creditors**

Provisions	Taxation	<b>21</b>		
	Other risks and charges	<b>22</b>	39246	58150
Deposits received from reinsurers	<b>31</b>			
Creditors	Direct insurance business	<b>41</b>	59800	50700
	Reinsurance accepted	<b>42</b>		
	Reinsurance ceded	<b>43</b>	195520	183300
Debenture loans	Secured	<b>44</b>		
	Unsecured	<b>45</b>		
Amounts owed to credit institutions	<b>46</b>			
Creditors	Taxation	<b>47</b>		
	Foreseeable dividend	<b>48</b>		
	Other	<b>49</b>	997506	799183
Accruals and deferred income	<b>51</b>	168879	267120	
Total (19 to 51)	<b>59</b>	8080691	9115000	
Provision for "reasonably foreseeable adverse variations"	<b>61</b>			
Cumulative preference share capital	<b>62</b>			
Subordinated loan capital	<b>63</b>			
Total (59 to 63)	<b>69</b>	8080691	9115000	

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	<b>71</b>	106600	5600
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Amounts deducted from technical provisions for discounting	<b>82</b>	555800	494532
Other adjustments (may be negative)	<b>83</b>	(284900)	(187100)
Capital and reserves	<b>84</b>	17743000	16892000
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)	<b>85</b>	24982991	25325368

## Profit and loss account (non-technical account)

Form 16

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

		Company registration number	GL/ UK/ CM	day	month	year	units	
		R16	21487	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		6597		(421691)		
	Equalisation provisions	12		(23300)		(26400)		
Transfer from the long term insurance business revenue account		13						
Investment income	Income	14		1142500		1407050		
	Value re-adjustments on investments	15		307630		345160		
	Gains on the realisation of investments	16		63730		35710		
Investment charges	Investment management charges, including interest	17				138200		
	Value re-adjustments on investments	18		67300		468400		
	Loss on the realisation of investments	19		454430		85870		
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		412470		(258989)		
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29		1387897		388370		
Tax on profit or loss on ordinary activities		31		(116600)		(217930)		
Profit or loss on ordinary activities after tax (29-31)		39		1504497		606300		
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		1504497		606300		
Dividends (paid or foreseeable)		51				1050000		
Profit or loss retained for the financial year (49-51)		59		1504497		(443700)		

## Analysis of derivative contracts

Form 17

Name of insurer **Aviva International Insurance 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	
		<b>R17</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>1</b>
<b>Derivative contracts</b>		Value as at the end of this financial year			Notional amount as at the end of this financial year				
		Assets <b>1</b>	Liabilities <b>2</b>	Bought / Long <b>3</b>	Sold / Short <b>4</b>				
Futures and contracts for differences	Fixed-interest securities	<b>11</b>							
	Interest rates	<b>12</b>	32500	26512		200000	214127		
	Inflation	<b>13</b>							
	Credit index / basket	<b>14</b>							
	Credit single name	<b>15</b>							
	Equity index	<b>16</b>							
	Equity stock	<b>17</b>							
	Land	<b>18</b>							
	Currencies	<b>19</b>			491		41200	41700	
	Mortality	<b>20</b>							
	Other	<b>21</b>							
In the money options	Swaptions	<b>31</b>							
	Equity index calls	<b>32</b>							
	Equity stock calls	<b>33</b>							
	Equity index puts	<b>34</b>	9400			1464159	1464159		
	Equity stock puts	<b>35</b>							
	Other	<b>36</b>							
Out of the money options	Swaptions	<b>41</b>							
	Equity index calls	<b>42</b>							
	Equity stock calls	<b>43</b>							
	Equity index puts	<b>44</b>							
	Equity stock puts	<b>45</b>							
	Other	<b>46</b>			2786		357190	357190	
Total (11 to 46)		<b>51</b>	41900	29789		2062549	2077176		
Adjustment for variation margin		<b>52</b>							
Total (51 + 52)		<b>53</b>	41900	29789					

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

## General insurance business - summary of business carried on

Form 20A  
(Sheet 1)Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

Category number	FSA return general insurance business reporting category	Company registration number	GL/UK/CM	day	month	year	units
				R20A	21487	GL	31
				Provision for undiscounted gross claims outstanding at the end of this financial year			
				Reported	Incurred but not reported		
				1	2	3	4
001	Total business	1		2774872	3268132	1412100	1596621
002	Total primary (direct) and facultative business	2		1580194	2088872	1162566	902540
003	Total treaty reinsurance accepted business	3		1194678	1179260	249534	694081
110	Total primary (direct) and facultative accident & health (category numbers 111 to 114)	4		22857	17624	2922	12407
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5	(14)		29120	1038	1
160	Primary (direct) and facultative household and domestic all risks.	6		189196	72264	4463	100149
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7		269904	112815	43298	215848
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8		53323	134630	4451	29682
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9		687160	322814	62489	340534
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10		295929	1105711	968929	149457
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11		17399	3041	341	23275
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12	(587)		113400	34033	
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13		7472	152848	34261	2840
350	Total primary (direct) and facultative goods in transit	14		37555	24605	6341	28347
400	Miscellaneous primary (direct) and facultative business	15					
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	16	7		125435	70799	
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17		1194671	1053825	178735	694081
700	Miscellaneous treaty reinsurance accepted business	18					
	Total (lines 4 to 18)	20		2774872	3268132	1412100	1596621

**General insurance business - summary of business carried on****Form 20A  
(Sheet 2)**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

Category number	FSA return general insurance business reporting category	Company registration number	GL/UK/CM	day	month	year	units
				R20A	21487	GL	31
		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	Incurred but not reported		4
				2	3		

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

111	Medical insurance	21				205	
112	HealthCare cash plans	22					
113	Travel	23	9536	5191	944		40
114	Personal accident or sickness	24	13321	12433	1773		12367
121	Private motor - comprehensive	25	(14)	26188	1038		1
122	Private motor - non-comprehensive	26		962			
123	Motor cycle	27		1970			
160	Household and domestic all risks (equals line 6)	28	189196	72264	4463		100149
181	Assistance	29	14019	392			5915
182	Creditor	30	255360	97376	43298		208231
183	Extended warranty	31					
184	Legal expenses	32	486	1430			248
185	Mortgage indemnity	33	39	13536			1454
186	Pet insurance	34		81			
187	Other personal financial loss	35					

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

221	Fleets	41	2983	12388	55		1491
222	Commercial vehicles (non-fleet)	42	15247	45349	1085		7624
223	Motor other	43	35093	76893	3311		20567
261	Commercial property	44	546589	292372	54608		264079
262	Consequential loss	45	84296	20556	4200		44683
263	Contractors or engineering all risks	46	56275	9886	3681		31772
271	Employers liability	47	90680	465645	864236		45331
272	Professional indemnity	48	52035	341362	2503		22561
273	Public and products liability	49	150147	298553	102188		78924
274	Mixed commercial package	50	3067	151	2		2641
281	Fidelity and contract guarantee	51	606	1107	112		2619
282	Credit	52					
283	Suretyship	53	16793	1934	229		20656
284	Commercial contingency	54					

## General insurance business - summary of business carried on

Form 20A  
(Sheet 3)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

Category number	FSA return general insurance business reporting category	Company registration number	GL/UK/CM	day	month	year	units
				R20A	21487	GL	31
		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	Incurred but not reported		4
				2	3		

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

331	Aviation liability	61	(592)	112137	33110	
332	Aviation hull	62	5	1263	923	
333	Space and satellite	63				
341	Marine liability	64		74047	19031	
342	Marine hull	65		31879	6992	5
343	Energy (on and off-shore)	66		43397	8236	
344	Protection and indemnity	67				
345	Freight demurrage and defence	68				
346	War risks	69				
347	Yacht	70	7472	3525	2	2835
350	Total primary (direct) and facultative goods in transit (equals line 14)	71	37555	24605	6341	28347

## 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		575	3575	
530	Non-proportional aviation	83	10	2951	985	
540	Non-proportional marine	84	(3)	85184	21636	
550	Non-proportional transport	85		2838	521	
560	Non-proportional property	86		5070	2300	
570	Non-Proportional liability (non-motor)	87		28817	41782	
580	Non-proportional financial lines	88				
590	Non-proportional aggregate cover	89				

## PROPORTIONAL TREATY

610	Proportional accident & health	91	214827	9579	13134	101828
620	Proportional motor	92	462553	768005	46617	263230
630	Proportional aviation	93	294	6925	3940	
640	Proportional marine	94		21081	11729	
650	Proportional transport	95				
660	Proportional property	96	450399	143444	20781	252963
670	Proportional liability (non-motor)	97	34225	91620	79188	24498
680	Proportional financial lines	98	32373	13171	3346	51562
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	2774872	3268132	1412100	1596621
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## General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **Aviva International Insurance 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	
		<b>R20</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>001</b>
<b>Items to be shown net of reinsurance</b>						This financial year	Previous year		
						<b>1</b>	<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	<b>11</b>	3095802	4004985					
	Claims incurred (22. 17. 4)	<b>12</b>	2030662	2558878					
	Claims management costs (22. 18. 4)	<b>13</b>	117929	152197					
	Adjustment for discounting (22. 52. 4)	<b>14</b>							
	Increase in provision for unexpired risks (22. 19. 4)	<b>15</b>							
	Other technical income or charges (particulars to be specified by way of supplementary note)	<b>16</b>							
	Net operating expenses (22. 42. 4)	<b>17</b>	1167325	1609128					
	Balance of year's underwriting (11-12-13+14-15+16-17)	<b>19</b>	(220114)	(315218)					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	<b>21</b>	12927	30011					
	Claims incurred (22. 13. 4)	<b>22</b>	(246666)	310079					
	Claims management costs (22. 14. 4)	<b>23</b>	28664	44983					
	Adjustment for discounting (22. 51. 4)	<b>24</b>	(9037)	189090					
	Other technical income or charges (particulars to be specified by way of supplementary note)	<b>25</b>							
	Net operating expenses (22. 41. 4)	<b>26</b>	(4819)	(4491)					
Balance (21-22-23+24+25-26)	<b>29</b>	226711	(131470)						
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	<b>31</b>		24997					
	Other technical income and charges (particulars to be specified by way of supplementary note)	<b>32</b>							
	Total	<b>39</b>		24997					
Balance of all years' underwriting (19+29+39)		<b>49</b>	6597	(421691)					
Allocated investment return		<b>51</b>							
Transfer to non-technical account (49+51)		<b>59</b>	6597	(421691)					

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

Form 20

Name of insurer **Aviva International Insurance 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	
		<b>R20</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>002</b>
<b>Items to be shown net of reinsurance</b>						This financial year	Previous year		
						<b>1</b>	<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		1540406		1773833	
	Claims incurred (22. 17. 4)			<b>12</b>		957840		1043997	
	Claims management costs (22. 18. 4)			<b>13</b>		36039		48979	
	Adjustment for discounting (22. 52. 4)			<b>14</b>					
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>					
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>					
	Net operating expenses (22. 42. 4)			<b>17</b>		671056		828555	
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		(124529)		(147698)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		(1446)		34820	
	Claims incurred (22. 13. 4)			<b>22</b>		(181436)		349723	
	Claims management costs (22. 14. 4)			<b>23</b>		6847		6392	
	Adjustment for discounting (22. 51. 4)			<b>24</b>		(9037)		189090	
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>					
	Net operating expenses (22. 41. 4)			<b>26</b>		(4881)		(4491)	
Balance (21-22-23+24+25-26)			<b>29</b>		168987		(127714)		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>		465		20481	
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>					
	Total			<b>39</b>		465		20481	
Balance of all years' underwriting (19+29+39)				<b>49</b>		44923		(254931)	
Allocated investment return				<b>51</b>					
Transfer to non-technical account (49+51)				<b>59</b>		44923		(254931)	

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

Form 20

Name of insurer **Aviva International Insurance 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	
		<b>R20</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>003</b>
<b>Items to be shown net of reinsurance</b>						This financial year	Previous year		
						<b>1</b>	<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	<b>11</b>	1555396	2231152					
	Claims incurred (22. 17. 4)	<b>12</b>	1072822	1514881					
	Claims management costs (22. 18. 4)	<b>13</b>	81890	103218					
	Adjustment for discounting (22. 52. 4)	<b>14</b>							
	Increase in provision for unexpired risks (22. 19. 4)	<b>15</b>							
	Other technical income or charges (particulars to be specified by way of supplementary note)	<b>16</b>							
	Net operating expenses (22. 42. 4)	<b>17</b>	496269	780573					
	Balance of year's underwriting (11-12-13+14-15+16-17)	<b>19</b>	(95585)	(167520)					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	<b>21</b>	14373	(4809)					
	Claims incurred (22. 13. 4)	<b>22</b>	(65230)	(39644)					
	Claims management costs (22. 14. 4)	<b>23</b>	21817	38591					
	Adjustment for discounting (22. 51. 4)	<b>24</b>							
	Other technical income or charges (particulars to be specified by way of supplementary note)	<b>25</b>							
	Net operating expenses (22. 41. 4)	<b>26</b>	62						
	Balance (21-22-23+24+25-26)	<b>29</b>	57724	(3756)					
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	<b>31</b>	(465)	4516					
	Other technical income and charges (particulars to be specified by way of supplementary note)	<b>32</b>							
	Total	<b>39</b>	(465)	4516					
Balance of all years' underwriting (19+29+39)				<b>49</b>	(38326)	(166760)			
Allocated investment return				<b>51</b>					
Transfer to non-technical account (49+51)				<b>59</b>	(38326)	(166760)			

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

Form 20

Name of insurer **Aviva International Insurance 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	
		<b>R20</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>160</b>
<b>Items to be shown net of reinsurance</b>						This financial year	Previous year		
						<b>1</b>	<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		199859		213006	
	Claims incurred (22. 17. 4)			<b>12</b>		105498		126167	
	Claims management costs (22. 18. 4)			<b>13</b>		536		1913	
	Adjustment for discounting (22. 52. 4)			<b>14</b>					
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>		(4655)			
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>					
	Net operating expenses (22. 42. 4)			<b>17</b>		92143		92587	
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		6337		(7661)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		10740		15371	
	Claims incurred (22. 13. 4)			<b>22</b>		8389		889	
	Claims management costs (22. 14. 4)			<b>23</b>		12		445	
	Adjustment for discounting (22. 51. 4)			<b>24</b>					
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>					
	Net operating expenses (22. 41. 4)			<b>26</b>		2062		(540)	
	Balance (21-22-23+24+25-26)			<b>29</b>		277		14577	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>					
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>					
	Total			<b>39</b>					
Balance of all years' underwriting (19+29+39)				<b>49</b>		6614		6916	
Allocated investment return				<b>51</b>					
Transfer to non-technical account (49+51)				<b>59</b>		6614		6916	

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

Form 20

Name of insurer **Aviva International Insurance 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	
		<b>R20</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>180</b>
<b>Items to be shown net of reinsurance</b>						This financial year	Previous year		
						<b>1</b>	<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		261204	264825		
	Claims incurred (22. 17. 4)			<b>12</b>		156342	119843		
	Claims management costs (22. 18. 4)			<b>13</b>		3987	8512		
	Adjustment for discounting (22. 52. 4)			<b>14</b>					
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>		4655			
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>					
	Net operating expenses (22. 42. 4)			<b>17</b>		135897	205573		
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		(39677)	(69103)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		110	43113		
	Claims incurred (22. 13. 4)			<b>22</b>		3629	(8942)		
	Claims management costs (22. 14. 4)			<b>23</b>		129	928		
	Adjustment for discounting (22. 51. 4)			<b>24</b>					
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>					
	Net operating expenses (22. 41. 4)			<b>26</b>		(16877)	(794)		
Balance (21-22-23+24+25-26)			<b>29</b>		13229	51921			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>					
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>					
	Total			<b>39</b>					
Balance of all years' underwriting (19+29+39)				<b>49</b>		(26448)	(17182)		
Allocated investment return				<b>51</b>					
Transfer to non-technical account (49+51)				<b>59</b>		(26448)	(17182)		

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

Form 20

Name of insurer **Aviva International Insurance 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	
	<b>R20</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>220</b>
<b>Items to be shown net of reinsurance</b>						This financial year	Previous year	
						<b>1</b>	<b>2</b>	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)		<b>11</b>		53689	60914		
	Claims incurred (22. 17. 4)		<b>12</b>		45011	50177		
	Claims management costs (22. 18. 4)		<b>13</b>		2862	2726		
	Adjustment for discounting (22. 52. 4)		<b>14</b>					
	Increase in provision for unexpired risks (22. 19. 4)		<b>15</b>					
	Other technical income or charges (particulars to be specified by way of supplementary note)		<b>16</b>					
	Net operating expenses (22. 42. 4)		<b>17</b>		20036	33686		
	Balance of year's underwriting (11-12-13+14-15+16-17)		<b>19</b>		(14220)	(25675)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)		<b>21</b>		2446	(338)		
	Claims incurred (22. 13. 4)		<b>22</b>		(1191)	(24508)		
	Claims management costs (22. 14. 4)		<b>23</b>		865	728		
	Adjustment for discounting (22. 51. 4)		<b>24</b>					
	Other technical income or charges (particulars to be specified by way of supplementary note)		<b>25</b>					
	Net operating expenses (22. 41. 4)		<b>26</b>		2079	(198)		
Balance (21-22-23+24+25-26)		<b>29</b>		693	23640			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)		<b>31</b>					
	Other technical income and charges (particulars to be specified by way of supplementary note)		<b>32</b>					
	Total		<b>39</b>					
Balance of all years' underwriting (19+29+39)		<b>49</b>		(13527)	(2035)			
Allocated investment return		<b>51</b>						
Transfer to non-technical account (49+51)		<b>59</b>		(13527)	(2035)			

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

Form 20

Name of insurer **Aviva International Insurance 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	
		<b>R20</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>260</b>
<b>Items to be shown net of reinsurance</b>						This financial year	Previous year		
						<b>1</b>	<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		640418		753432	
	Claims incurred (22. 17. 4)			<b>12</b>		360367		410175	
	Claims management costs (22. 18. 4)			<b>13</b>		16113		18268	
	Adjustment for discounting (22. 52. 4)			<b>14</b>					
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>					
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>					
	Net operating expenses (22. 42. 4)			<b>17</b>		276178		357719	
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		(12240)		(32730)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		(21465)		(2712)	
	Claims incurred (22. 13. 4)			<b>22</b>		(56136)		(81516)	
	Claims management costs (22. 14. 4)			<b>23</b>		225		(969)	
	Adjustment for discounting (22. 51. 4)			<b>24</b>					
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>					
	Net operating expenses (22. 41. 4)			<b>26</b>		7073		(1889)	
Balance (21-22-23+24+25-26)			<b>29</b>		27373		81662		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>					
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>					
	Total			<b>39</b>					
Balance of all years' underwriting (19+29+39)				<b>49</b>		15133		48932	
Allocated investment return				<b>51</b>					
Transfer to non-technical account (49+51)				<b>59</b>		15133		48932	

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

Form 20

Name of insurer **Aviva International Insurance 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	
		<b>R20</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>270</b>
<b>Items to be shown net of reinsurance</b>						This financial year	Previous year		
						<b>1</b>	<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	<b>11</b>	331109	403229					
	Claims incurred (22. 17. 4)	<b>12</b>	238605	282777					
	Claims management costs (22. 18. 4)	<b>13</b>	9481	12725					
	Adjustment for discounting (22. 52. 4)	<b>14</b>							
	Increase in provision for unexpired risks (22. 19. 4)	<b>15</b>							
	Other technical income or charges (particulars to be specified by way of supplementary note)	<b>16</b>							
	Net operating expenses (22. 42. 4)	<b>17</b>	114884	126978					
	Balance of year's underwriting (11-12-13+14-15+16-17)	<b>19</b>	(31861)	(19251)					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	<b>21</b>	(7836)	(403)					
	Claims incurred (22. 13. 4)	<b>22</b>	(133865)	514476					
	Claims management costs (22. 14. 4)	<b>23</b>	6065	5216					
	Adjustment for discounting (22. 51. 4)	<b>24</b>	(9037)	189090					
	Other technical income or charges (particulars to be specified by way of supplementary note)	<b>25</b>							
	Net operating expenses (22. 41. 4)	<b>26</b>	(1067)	(968)					
	Balance (21-22-23+24+25-26)	<b>29</b>	111994	(330037)					
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	<b>31</b>							
	Other technical income and charges (particulars to be specified by way of supplementary note)	<b>32</b>							
	Total	<b>39</b>							
Balance of all years' underwriting (19+29+39)				<b>49</b>	80133	(349288)			
Allocated investment return				<b>51</b>					
Transfer to non-technical account (49+51)				<b>59</b>	80133	(349288)			

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

Form 20

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		<b>R20</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>330</b>
<b>Items to be shown net of reinsurance</b>						This financial year	Previous year		
						<b>1</b>	<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>					
	Claims incurred (22. 17. 4)			<b>12</b>					
	Claims management costs (22. 18. 4)			<b>13</b>					
	Adjustment for discounting (22. 52. 4)			<b>14</b>					
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>					
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>					
	Net operating expenses (22. 42. 4)			<b>17</b>					
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>					
	Claims incurred (22. 13. 4)			<b>22</b>					
	Claims management costs (22. 14. 4)			<b>23</b>					
	Adjustment for discounting (22. 51. 4)			<b>24</b>					
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>					
	Net operating expenses (22. 41. 4)			<b>26</b>					
Balance (21-22-23+24+25-26)			<b>29</b>						
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>		465		(4519)	
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>					
	Total			<b>39</b>		465		(4519)	
Balance of all years' underwriting (19+29+39)				<b>49</b>		465		(4519)	
Allocated investment return				<b>51</b>					
Transfer to non-technical account (49+51)				<b>59</b>		465		(4519)	

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

Form 20

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		<b>R20</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>340</b>
<b>Items to be shown net of reinsurance</b>						This financial year	Previous year		
						<b>1</b>	<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		5583	6816		
	Claims incurred (22. 17. 4)			<b>12</b>		2411	3004		
	Claims management costs (22. 18. 4)			<b>13</b>		341	605		
	Adjustment for discounting (22. 52. 4)			<b>14</b>					
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>					
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>					
	Net operating expenses (22. 42. 4)			<b>17</b>		21992	9714		
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		(19161)	(6507)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>					
	Claims incurred (22. 13. 4)			<b>22</b>		955	(11461)		
	Claims management costs (22. 14. 4)			<b>23</b>		130	(97)		
	Adjustment for discounting (22. 51. 4)			<b>24</b>					
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>					
	Net operating expenses (22. 41. 4)			<b>26</b>					
Balance (21-22-23+24+25-26)			<b>29</b>		(1085)	11558			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>			25000		
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>					
	Total			<b>39</b>			25000		
Balance of all years' underwriting (19+29+39)				<b>49</b>		(20246)	30051		
Allocated investment return				<b>51</b>					
Transfer to non-technical account (49+51)				<b>59</b>		(20246)	30051		

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

Form 20

Name of insurer **Aviva International Insurance 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	
		<b>R20</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>409</b>
<b>Items to be shown net of reinsurance</b>						This financial year	Previous year		
						<b>1</b>	<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		48544		71611	
	Claims incurred (22. 17. 4)			<b>12</b>		49606		51854	
	Claims management costs (22. 18. 4)			<b>13</b>		2719		4230	
	Adjustment for discounting (22. 52. 4)			<b>14</b>					
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>					
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>					
	Net operating expenses (22. 42. 4)			<b>17</b>		9926		2298	
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		(13707)		13229	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		14559		(20211)	
	Claims incurred (22. 13. 4)			<b>22</b>		(3217)		(39215)	
	Claims management costs (22. 14. 4)			<b>23</b>		(579)		141	
	Adjustment for discounting (22. 51. 4)			<b>24</b>					
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>					
	Net operating expenses (22. 41. 4)			<b>26</b>		1849		(102)	
Balance (21-22-23+24+25-26)			<b>29</b>		16506		18965		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>					
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>					
	Total			<b>39</b>					
Balance of all years' underwriting (19+29+39)				<b>49</b>		2799		32194	
Allocated investment return				<b>51</b>					
Transfer to non-technical account (49+51)				<b>59</b>		2799		32194	

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

Form 20

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		<b>R20</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>500</b>
<b>Items to be shown net of reinsurance</b>						This financial year	Previous year		
						<b>1</b>	<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>					
	Claims incurred (22. 17. 4)			<b>12</b>					
	Claims management costs (22. 18. 4)			<b>13</b>					
	Adjustment for discounting (22. 52. 4)			<b>14</b>					
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>					
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>					
	Net operating expenses (22. 42. 4)			<b>17</b>					180
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>					(180)
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>					
	Claims incurred (22. 13. 4)			<b>22</b>			(7038)		(11947)
	Claims management costs (22. 14. 4)			<b>23</b>					
	Adjustment for discounting (22. 51. 4)			<b>24</b>					
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>					
	Net operating expenses (22. 41. 4)			<b>26</b>			62		
Balance (21-22-23+24+25-26)			<b>29</b>			6976		11947	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>			(452)		3034
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>					
	Total			<b>39</b>			(452)		3034
Balance of all years' underwriting (19+29+39)				<b>49</b>			6524		14801
Allocated investment return				<b>51</b>					
Transfer to non-technical account (49+51)				<b>59</b>			6524		14801

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

Form 20

Name of insurer **Aviva International Insurance 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	
		<b>R20</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>600</b>
<b>Items to be shown net of reinsurance</b>						This financial year	Previous year		
						<b>1</b>	<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		1555396		2231152	
	Claims incurred (22. 17. 4)			<b>12</b>		1072822		1514881	
	Claims management costs (22. 18. 4)			<b>13</b>		81890		103218	
	Adjustment for discounting (22. 52. 4)			<b>14</b>					
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>					
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>					
	Net operating expenses (22. 42. 4)			<b>17</b>		496269		780393	
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		(95585)		(167340)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		14373		(4809)	
	Claims incurred (22. 13. 4)			<b>22</b>		(58192)		(27697)	
	Claims management costs (22. 14. 4)			<b>23</b>		21817		38591	
	Adjustment for discounting (22. 51. 4)			<b>24</b>					
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>					
	Net operating expenses (22. 41. 4)			<b>26</b>					
	Balance (21-22-23+24+25-26)			<b>29</b>		50748		(15703)	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>		(13)		1482	
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>					
	Total			<b>39</b>		(13)		1482	
Balance of all years' underwriting (19+29+39)				<b>49</b>		(44850)		(181561)	
Allocated investment return				<b>51</b>					
Transfer to non-technical account (49+51)				<b>59</b>		(44850)		(181561)	

**General insurance business (accident year accounting): Analysis of premiums****Form 21**Name of insurer **Aviva International Insurance 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	
		<b>R21</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>001</b>
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			
		<b>1</b>		<b>3</b>		<b>5</b>			
In respect of risks incepted in previous financial years		<b>11</b>	14319		1392		12927		
		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		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
In respect of risks incepted in previous financial years		<b>12</b>	(6466)		(2431)		(4035)		
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	316075	71120	58922	2168	257153	68952	
	For periods of 12 months	<b>14</b>	993179	1293401	85180	44265	907999	1249136	
	For periods of more than 12 months	<b>15</b>	9385	84145	527	10589	8858	73556	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		<b>16</b>	2047983	147955	122156	89064	1925827	58891	
Total (12 to 16)		<b>19</b>	3360156	1596621	264354	146086	3095802	1450535	

**General insurance business (accident year accounting): Analysis of premiums****Form 21**Name of insurer **Aviva International Insurance 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	
		<b>R21</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>002</b>
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			
		<b>1</b>		<b>3</b>		<b>5</b>			
In respect of risks incepted in previous financial years		<b>11</b>	(54)	1392		(1446)			
		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		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
In respect of risks incepted in previous financial years		<b>12</b>	(4133)	(2431)		(1702)			
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	261807	61108	58922	2168	202885	58940	
	For periods of 12 months	<b>14</b>	534499	636893	85180	44265	449319	592628	
	For periods of more than 12 months	<b>15</b>	9301	81360	527	10589	8774	70771	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		<b>16</b>	1003286	123179	122156	89064	881130	34115	
Total (12 to 16)		<b>19</b>	1804760	902540	264354	146086	1540406	756454	

**General insurance business (accident year accounting): Analysis of premiums****Form 21**Name of insurer **Aviva International Insurance 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	
		<b>R21</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>003</b>
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				
	<b>1</b>		<b>3</b>		<b>5</b>				
In respect of risks incepted in previous financial years	<b>11</b>	14373			14373				
		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		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
In respect of risks incepted in previous financial years	<b>12</b>	(2333)			(2333)				
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	54268	10012		54268	10012		
	For periods of 12 months	<b>14</b>	458680	656508		458680	656508		
	For periods of more than 12 months	<b>15</b>	84	2785		84	2785		
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	<b>16</b>	1044697	24776			1044697	24776		
Total (12 to 16)	<b>19</b>	1555396	694081			1555396	694081		

**General insurance business (accident year accounting): Analysis of premiums****Form 21**Name of insurer **Aviva International Insurance 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	
		<b>R21</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>160</b>
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			
		<b>1</b>		<b>3</b>		<b>5</b>			
In respect of risks incepted in previous financial years		<b>11</b>	2487	(8253)		10740			
		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		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
In respect of risks incepted in previous financial years		<b>12</b>	103	11		92			
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	6369	2298	306		6063	2298	
	For periods of 12 months	<b>14</b>	80088	97851	3534	78	76554	97773	
	For periods of more than 12 months	<b>15</b>							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		<b>16</b>	128220	11070		117150			
Total (12 to 16)		<b>19</b>	214780	100149	14921	78	199859	100071	

**General insurance business (accident year accounting): Analysis of premiums****Form 21**Name of insurer **Aviva International Insurance 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	
		<b>R21</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>180</b>
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				
	<b>1</b>		<b>3</b>		<b>5</b>				
In respect of risks incepted in previous financial years	<b>11</b>	12	(98)		110				
	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			
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>			
In respect of risks incepted in previous financial years	<b>12</b>	270	(2254)		2524				
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	102151	4730	36453	81	65698	4649	
	For periods of 12 months	<b>14</b>	42416	41005	19356	10905	23060	30100	
	For periods of more than 12 months	<b>15</b>	7985	71335	242	10288	7743	61047	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	<b>16</b>	228714	98778	66535	82550	162179	16228		
Total (12 to 16)	<b>19</b>	381536	215848	120332	103824	261204	112024		

**General insurance business (accident year accounting): Analysis of premiums****Form 21**Name of insurer **Aviva International Insurance 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	
<b>R21</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>220</b>

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			
	<b>1</b>		<b>3</b>		<b>5</b>			
In respect of risks incepted in previous financial years	<b>11</b>	2450		4		2446		
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
In respect of risks incepted in previous financial years	<b>12</b>	2080		86		1994		
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	1812	509	39		1773	509
	For periods of 12 months	<b>14</b>	18036	28420	8227	55	9809	28365
	For periods of more than 12 months	<b>15</b>	5	11	1		4	11
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	<b>16</b>	40881	742	772	371	40109	371	
Total (12 to 16)	<b>19</b>	62814	29682	9125	426	53689	29256	

**General insurance business (accident year accounting): Analysis of premiums****Form 21**Name of insurer **Aviva International Insurance 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	
		<b>R21</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>260</b>
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			
		<b>1</b>		<b>3</b>		<b>5</b>			
In respect of risks incepted in previous financial years		<b>11</b>	(16053)	5412		(21465)			
		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		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
In respect of risks incepted in previous financial years		<b>12</b>	(6235)	(260)		(5975)			
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	93065	28253	18981	999	74084	27254	
	For periods of 12 months	<b>14</b>	275463	308528	47872	33120	227591	275408	
	For periods of more than 12 months	<b>15</b>	828	3311	201	301	627	3010	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		<b>16</b>	383357	442	39266	221	344091	221	
Total (12 to 16)		<b>19</b>	746478	340534	106060	34641	640418	305893	

**General insurance business (accident year accounting): Analysis of premiums****Form 21**Name of insurer **Aviva International Insurance 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	
		<b>R21</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>270</b>
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			
		<b>1</b>		<b>3</b>		<b>5</b>			
In respect of risks incepted in previous financial years		<b>11</b>	(7838)	(2)		(7836)			
		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		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
In respect of risks incepted in previous financial years		<b>12</b>	(869)	(36)		(833)			
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	42797	10697	1704		41093	10697	
	For periods of 12 months	<b>14</b>	112074	137549	5085	1	106989	137548	
	For periods of more than 12 months	<b>15</b>	308	1211	49		259	1211	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		<b>16</b>	186001		2400		183601		
Total (12 to 16)		<b>19</b>	340311	149457	9202	1	331109	149456	

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

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		<b>R21</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>340</b>
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				
		<b>1</b>		<b>3</b>		<b>5</b>			
In respect of risks incepted in previous financial years	<b>11</b>								
		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		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
In respect of risks incepted in previous financial years	<b>12</b>								
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	4341	747	21		4320	747	
	For periods of 12 months	<b>14</b>	291	2093	14		277	2093	
	For periods of more than 12 months	<b>15</b>							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	<b>16</b>	1041		55		986			
Total (12 to 16)	<b>19</b>	5673	2840	90		5583	2840		

**General insurance business (accident year accounting): Analysis of premiums****Form 21**Name of insurer **Aviva International Insurance 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	
		<b>R21</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>409</b>
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			
		<b>1</b>		<b>3</b>		<b>5</b>			
In respect of risks incepted in previous financial years		<b>11</b>	18888	4329		14559			
		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		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
In respect of risks incepted in previous financial years		<b>12</b>	518	22		496			
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	11272	13874	1418	1088	9854	12786	
	For periods of 12 months	<b>14</b>	6131	21447	1092	106	5039	21341	
	For periods of more than 12 months	<b>15</b>	175	5492	34		141	5492	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		<b>16</b>	35072	23217	2058	5922	33014	17295	
Total (12 to 16)		<b>19</b>	53168	64030	4624	7116	48544	56914	

**General insurance business (accident year accounting): Analysis of premiums****Form 21**Name of insurer **Aviva International Insurance 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	
<b>R21</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>600</b>

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	<b>11</b>	14373			14373		
	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	<b>12</b>	(2333)			(2333)		
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	54268	10012		54268	10012
	For periods of 12 months	<b>14</b>	458680	656508		458680	656508
	For periods of more than 12 months	<b>15</b>	84	2785		84	2785
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	<b>16</b>	1044697	24776		1044697	24776	
Total (12 to 16)	<b>19</b>	1555396	694081		1555396	694081	

**General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions****Form 22**Name of insurer **Aviva International Insurance 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	21487	GL	31	12	2009	£000	001
			1	2	3	4			
			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			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	4411905	1268584	2937793	(205528)			
	Reinsurers' share	12	610360	62966	588532	41138			
	Net (11-12)	13	3801545	1205618	2349261	(246666)			
	Claims management costs	14	68597	59091	38170	28664			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		1012736	1051128	2063864			
	Reinsurers' share	16		15752	17450	33202			
	Net (15-16)	17		996984	1033678	2030662			
	Claims management costs	18		98112	19817	117929			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	657024	684992	454880	887136			
	Other acquisition expenses	22	137282	199199	103328	233153			
	Administrative expenses	23		137767		137767			
	Reinsurance commissions and profit participations	24	178689	28591	111730	95550			
	Total (21+22+23-24)	29	615617	993367	446478	1162506			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	393032		451842	58810			
	Reinsurers' share	32	107000		174847	67847			
	Claims management costs	33							
	Total (31-32+33)	39	286032		276995	(9037)			
Split of line 29	Prior financial years	41		(4819)		(4819)			
	This financial year	42	615617	998186	446478	1167325			
Split of line 39	Incidents occurring prior to this financial year	51	286032		276995	(9037)			
	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 International Insurance 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	21487	GL	31	12	2009	£000	002
			1	2	3	4			
			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			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	3083253	686758	2271751	(124744)			
	Reinsurers' share	12	557593	57585	556700	56692			
	Net (11-12)	13	2525660	629173	1715051	(181436)			
	Claims management costs	14	38965	21209	24603	6847			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		369459	621583	991042			
	Reinsurers' share	16		15752	17450	33202			
	Net (15-16)	17		353707	604133	957840			
	Claims management costs	18		27246	8793	36039			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	470217	492549	347406	615360			
	Other acquisition expenses	22	53732	96060	53116	96676			
	Administrative expenses	23		49689		49689			
	Reinsurance commissions and profit participations	24	178689	28591	111730	95550			
	Total (21+22+23-24)	29	345260	609707	288792	666175			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	393032		451842	58810			
	Reinsurers' share	32	107000		174847	67847			
	Claims management costs	33							
	Total (31-32+33)	39	286032		276995	(9037)			
Split of line 29	Prior financial years	41		(4881)		(4881)			
	This financial year	42	345260	614588	288792	671056			
Split of line 39	Incidents occurring prior to this financial year	51	286032		276995	(9037)			
	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 International Insurance 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	21487	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	1328652	581826	666042	(80784)			
	Reinsurers' share	12	52767	5381	31832	(15554)			
	Net (11-12)	13	1275885	576445	634210	(65230)			
	Claims management costs	14	29632	37882	13567	21817			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		643277	429545	1072822			
	Reinsurers' share	16							
	Net (15-16)	17		643277	429545	1072822			
	Claims management costs	18		70866	11024	81890			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	186807	192443	107474	271776			
	Other acquisition expenses	22	83550	103139	50212	136477			
	Administrative expenses	23		88078		88078			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	270357	383660	157686	496331			
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		62		62			
	This financial year	42	270357	383598	157686	496269			
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 International Insurance 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	21487	GL	31	12	2009	£000	160
			1	2	3	4			
			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			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	95039	74156	28771	7888			
	Reinsurers' share	12	8226	221	7504	(501)			
	Net (11-12)	13	86813	73935	21267	8389			
	Claims management costs	14	707	702	17	12			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		57691	47956	105647			
	Reinsurers' share	16		149		149			
	Net (15-16)	17		57542	47956	105498			
	Claims management costs	18		471	65	536			
Provision for unexpired risks	19				(4655)	(4655)			
Net operating expenses	Commissions	21	49647	84934	42601	91980			
	Other acquisition expenses	22	1475	651	237	1889			
	Administrative expenses	23		1142		1142			
	Reinsurance commissions and profit participations	24	711	111	16	806			
	Total (21+22+23-24)	29	50411	86616	42822	94205			
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		2062		2062			
	This financial year	42	50411	84554	42822	92143			
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 International Insurance 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	
		<b>R22</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>180</b>
			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			
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	<b>11</b>	141100	64246	81682	4828			
	Reinsurers' share	<b>12</b>	42412	16294	27317	1199			
	Net (11-12)	<b>13</b>	98688	47952	54365	3629			
	Claims management costs	<b>14</b>	1952	1311	770	129			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	<b>15</b>		109551	74431	183982			
	Reinsurers' share	<b>16</b>		11634	16006	27640			
	Net (15-16)	<b>17</b>		97917	58425	156342			
	Claims management costs	<b>18</b>		3192	795	3987			
Provision for unexpired risks	<b>19</b>				4655	4655			
Net operating expenses	Commissions	<b>21</b>	241633	124663	172618	193678			
	Other acquisition expenses	<b>22</b>	5651	4307	4315	5643			
	Administrative expenses	<b>23</b>		2165		2165			
	Reinsurance commissions and profit participations	<b>24</b>	160212	26198	103944	82466			
	Total (21+22+23-24)	<b>29</b>	87072	104937	72989	119020			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	<b>31</b>							
	Reinsurers' share	<b>32</b>							
	Claims management costs	<b>33</b>							
	Total (31-32+33)	<b>39</b>							
Split of line 29	Prior financial years	<b>41</b>		(16877)		(16877)			
	This financial year	<b>42</b>	87072	121814	72989	135897			
Split of line 39	Incidents occurring prior to this financial year	<b>51</b>							
	Incidents occurring in this financial year	<b>52</b>							

**General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions****Form 22**Name of insurer **Aviva International Insurance 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	21487	GL	31	12	2009	£000	220
			1	2	3	4			
			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			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	121552	33991	109755	22194			
	Reinsurers' share	12	13	1373	22025	23385			
	Net (11-12)	13	121539	32618	87730	(1191)			
	Claims management costs	14	2854	1625	2094	865			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		15685	29326	45011			
	Reinsurers' share	16							
	Net (15-16)	17		15685	29326	45011			
	Claims management costs	18		2232	630	2862			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	8484	14126	5454	17156			
	Other acquisition expenses	22	3287	3947	5883	1351			
	Administrative expenses	23		3608		3608			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	11771	21681	11337	22115			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31			15219	15219			
	Reinsurers' share	32			15219	15219			
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41		2079		2079			
	This financial year	42	11771	19602	11337	20036			
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 International Insurance 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	21487	GL	31	12	2009	£000	260
			1	2	3	4			
			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			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	457587	213512	168363	(75712)			
	Reinsurers' share	12	58222	6453	32193	(19576)			
	Net (11-12)	13	399365	207059	136170	(56136)			
	Claims management costs	14	5770	3881	2114	225			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		149654	212359	362013			
	Reinsurers' share	16		202	1444	1646			
	Net (15-16)	17		149452	210915	360367			
	Claims management costs	18		13240	2873	16113			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	102346	186950	83314	205982			
	Other acquisition expenses	22	23017	50892	24803	49106			
	Administrative expenses	23		31372		31372			
	Reinsurance commissions and profit participations	24	3235	1937	1963	3209			
	Total (21+22+23-24)	29	122128	267277	106154	283251			
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		7073		7073			
	This financial year	42	122128	260204	106154	276178			
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 International Insurance 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	21487	GL	31	12	2009	£000	270
			1	2	3	4			
			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			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	2187426	269561	1832735	(85130)			
	Reinsurers' share	12	442228	27484	463479	48735			
	Net (11-12)	13	1745198	242077	1369256	(133865)			
	Claims management costs	14	23925	12051	17939	6065			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		7361	231244	238605			
	Reinsurers' share	16							
	Net (15-16)	17		7361	231244	238605			
	Claims management costs	18		6320	3161	9481			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	39029	59498	26229	72298			
	Other acquisition expenses	22	16799	30848	15164	32483			
	Administrative expenses	23		9036		9036			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	55828	99382	41393	113817			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	393032		433811	40779			
	Reinsurers' share	32	107000		156816	49816			
	Claims management costs	33							
	Total (31-32+33)	39	286032		276995	(9037)			
Split of line 29	Prior financial years	41		(1067)		(1067)			
	This financial year	42	55828	100449	41393	114884			
Split of line 39	Incidents occurring prior to this financial year	51	286032		276995	(9037)			
	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 International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2009	£000	340
			1	2	3	4			
			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			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	3654	3428	2479	2253			
	Reinsurers' share	12		539	759	1298			
	Net (11-12)	13	3654	2889	1720	955			
	Claims management costs	14	386	310	206	130			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		1361	1050	2411			
	Reinsurers' share	16							
	Net (15-16)	17		1361	1050	2411			
	Claims management costs	18		254	87	341			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	806	16226	1138	15894			
	Other acquisition expenses	22	343	4828	569	4602			
	Administrative expenses	23		1496		1496			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	1149	22550	1707	21992			
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	1149	22550	1707	21992			
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 International Insurance 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	21487	GL	31	12	2009	£000	409
			1	2	3	4			
			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			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	76895	27864	47966	(1065)			
	Reinsurers' share	12	6492	5221	3423	2152			
	Net (11-12)	13	70403	22643	44543	(3217)			
	Claims management costs	14	3371	1329	1463	(579)			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		28156	25217	53373			
	Reinsurers' share	16		3767		3767			
	Net (15-16)	17		24389	25217	49606			
	Claims management costs	18		1537	1182	2719			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	28272	6152	16052	18372			
	Other acquisition expenses	22	3160	587	2145	1602			
	Administrative expenses	23		870		870			
	Reinsurance commissions and profit participations	24	14531	345	5807	9069			
	Total (21+22+23-24)	29	16901	7264	12390	11775			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31			2812	2812			
	Reinsurers' share	32			2812	2812			
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41		1849		1849			
	This financial year	42	16901	5415	12390	9926			
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 International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2009	£000	500
			1	2	3	4			
			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			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	22700	(474)	16136	(7038)			
	Reinsurers' share	12							
	Net (11-12)	13	22700	(474)	16136	(7038)			
	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			62		62		
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29			62		62		
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			62		62		
	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 claims, expenses and technical provisions****Form 22**Name of insurer **Aviva International Insurance 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	21487	GL	31	12	2009	£000	600
			1	2	3	4			
			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			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1305952	582300	649906	(73746)			
	Reinsurers' share	12	52767	5381	31832	(15554)			
	Net (11-12)	13	1253185	576919	618074	(58192)			
	Claims management costs	14	29632	37882	13567	21817			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		643277	429545	1072822			
	Reinsurers' share	16							
	Net (15-16)	17		643277	429545	1072822			
	Claims management costs	18		70866	11024	81890			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	186807	192443	107474	271776			
	Other acquisition expenses	22	83550	103139	50212	136477			
	Administrative expenses	23		88016		88016			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	270357	383598	157686	496269			
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	270357	383598	157686	496269			
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 International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Total Business**

Accident year ended		Company registration number		GL/UK/CM		day		month		year		units		Category number			
		<b>R23</b>		<b>21487</b>		<b>GL</b>		<b>31</b>		<b>12</b>		<b>2009</b>		<b>£000</b>		<b>001</b>	
Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13			
						5	6	7	8								
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	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 %			
12	2009	11			996984	821780	211898			2030662		3095802		65.6			
12	2008	12	1237160	1321718	651087	600134	46400	987611	334107	(24097)		4014781	(1.8)	63.1			
12	2007	13	1330188	1383973	792570	200997	358019	14638	552280	38601	(17227)	3892570	(1.3)	69.3			
12	2006	14	1077505	1364149	874855	117506	258838	4972	408168	13496	(40348)	4047758	(7.9)	57.7			
12	2005	15	1003367	1418909	917571	89151	142073	2590	237126	23773	(27085)	4086515	(18.9)	52.7			
12	2004	16	884217	1416106	964524	52642	69698	1554	132340	4400	(12846)	3902155	(23.1)	50.6			
12	2003	17	848236	1349261	940527	29948	39497	987	86181	1240	(16989)	3548342	(25.1)	52.4			
12	2002	18	905754	1241862	956283	19619	30564	1802	61511	1899	(11425)	3314187	(18.8)	57.8			
12	2001	19	801291	1065422	927169	9742	20439	575	36107	569	(5920)	2709934	(10.1)	64.9			
12	2000	20	811722	1095938	1051680	1736	8974	176	15241	175	(4530)	2543775	(3.0)	73.7			
Prior accident years		21			33190	235475	511856	278369	588351	(86199)	276995						
Reconciliation		22															
Total (11 to 22)		29			2202602	2585491	797448	2794934	1006611	1783996	276995						

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

Form 23

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

Accident year ended		Company registration number		GL/UK/CM		day		month		year		units		Category number			
		<b>R23</b>		<b>21487</b>		<b>GL</b>		<b>31</b>		<b>12</b>		<b>2009</b>		<b>£000</b>		<b>002</b>	
Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13			
						5	6	7	8								
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	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 %			
12	2009	11			353707	458201	145932			957840		1540406		62.2			
12	2008	12	346854	697143	305348	356055	31917	517957	179186	(3823)		1783759	(.5)	58.3			
12	2007	13	446743	795002	381918	109141	225001	11024	329435	30099	(14368)	1885114	(8.5)	62.3			
12	2006	14	372545	720076	423915	62054	147482	3797	224108	11307	(22082)	2089486	(11.5)	48.3			
12	2005	15	397950	778835	463452	45288	87463	2171	132230	23028	(20336)	2215975	(23.2)	45.0			
12	2004	16	352387	758904	491184	27672	41001	1370	80703	4109	(14769)	2065148	(26.0)	44.2			
12	2003	17	343204	754621	506568	19236	26562	878	54422	1113	(8859)	1761191	(26.7)	50.9			
12	2002	18	423677	705293	520358	16407	19016	1748	43157	1859	(7845)	1697397	(21.0)	57.8			
12	2001	19	630107	872397	755161	8627	18661	560	32945	566	(5663)	2163214	(10.2)	65.3			
12	2000	20	811196	1093719	1050411	1736	8974	176	15241	175	(4530)	2539283	(3.0)	73.7			
Prior accident years		21			33664	229224	501971	271769	572251	(79161)	276995						
Reconciliation		22															
Total (11 to 22)		29			982880	1617640	701544	1701967	823693	776404	276995						

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

Form 23

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

## Total Treaty Reinsurance Accepted Business

Accident year ended		Company registration number		GL/UK/CM		day		month		year		units		Category number	
		R23		21487		GL		31		12		2009		£000 003	
Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13	
						5	6	7	8						
						Reported (net)	Incurring but not reported (net)	Reported (net)	Incurring but not reported (net)	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 %	
12	2009	11			643277	363579	65966			1072822		1555396		69.0	
12	2008	12	890306	624575	345739	244079	14483	469654	154921	(20274)		2231022	(3.2)	67.0	
12	2007	13	883445	588971	410652	91856	133018	3614	222845	8502	(2859)	2007456	8.5	75.8	
12	2006	14	704960	644073	450940	55452	111356	1175	184060	2189	(18266)	1958272	(3.9)	67.6	
12	2005	15	605417	640074	454119	43863	54610	419	104896	745	(6749)	1870540	(13.6)	61.9	
12	2004	16	531830	657202	473340	24970	28697	184	51637	291	1923	1837007	(19.8)	57.6	
12	2003	17	505032	594640	433959	10712	12935	109	31759	127	(8130)	1787151	(23.0)	53.9	
12	2002	18	482077	536569	435925	3212	11548	54	18354	40	(3580)	1616790	(16.0)	57.7	
12	2001	19	171184	193025	172008	1115	1778	15	3162	3	(257)	546720	(9.4)	63.3	
12	2000	20	526	2219	1269							4492	(42.8)	40.0	
Prior accident years		21			(474)	6251	9885	6600	16100	(7038)					
Reconciliation		22													
Total (11 to 22)		29			1219722	967851	95904	1092967	182918	1007592					

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

Form 23

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

Accident year ended		Company registration number		GL/UK/CM		day		month		year		units		Category number			
		<b>R23</b>		<b>21487</b>		<b>GL</b>		<b>31</b>		<b>12</b>		<b>2009</b>		<b>£000</b>		<b>160</b>	
Month	Year	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 %			
						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			57542	43901	4055			105498		199859		52.8			
12	2008	12	68305	57862	47567	7002	229	53286	4576	(3064)		219011	(5.3)	56.2			
12	2007	13	117287	88836	74511	12212	110	9792	1322	3217		248717		82.9			
12	2006	14	121241	79984	76637	3272	2912	4697	143	1374		330603	3.6	61.7			
12	2005	15	133632	115696	94325	2296	1571	2269	33	1579		361970	(15.1)	64.0			
12	2004	16	129492	207480	94683	1391	278	670	18	987		364305	(53.6)	62.0			
12	2003	17	93840	207546	129803	1390	1037	2055	7	368		320711	(36.3)	70.5			
12	2002	18	141811	156477	114904	1237	1904	2795	3	345		352838	(24.6)	73.6			
12	2001	19	213068	177757	161125	842	2490	2739	2	593		526524	(7.5)	71.7			
12	2000	20	261730	228609	250242	151	109	267	4	(8)		631433	9.6	81.1			
Prior accident years		21			3577	1556		2135		2998							
Reconciliation		22															
Total (11 to 22)		29			131477	64769	4454	80705	6108	113887							

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

Form 23

Name of insurer **Aviva International Insurance 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		Company registration number		GL/UK/CM		day		month		year		units		Category number			
		<b>R23</b>		<b>21487</b>		<b>GL</b>		<b>31</b>		<b>12</b>		<b>2009</b>		<b>£000</b>		<b>180</b>	
Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13			
						5	6	7	8								
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	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 %			
12	2009	11			97917	35429	22996			156342		261204		59.9			
12	2008	12	59802	60041	37336	24669	4501	32199	27842	6465		264935	10.8	47.7			
12	2007	13	41449	36797	24096	7727	2061	1484	6837	3377	1058	350796	(3.9)	21.9			
12	2006	14	54230	51197	46284	1252	416	791	1015	2447	(1003)	353331	(4.8)	29.1			
12	2005	15	56982	66196	50666	1016	1180	1026	1906	3515	(2199)	366173	(18.6)	30.3			
12	2004	16	47228	75019	59353	294	538	811	995	799	(151)	335996	(18.7)	32.2			
12	2003	17	44237	70880	51979	96	834	598	1204	586	(262)	253191	(24.5)	38.6			
12	2002	18	39510	71347	52242	14	307	1188	576	1178	(245)	211918	(24.7)	44.0			
12	2001	19	44843	79739	69117	5	492	268	322	258	185	221367	(12.4)	51.8			
12	2000	20	60254	91522	79169	206	457	66	721	66	(58)	236898	(12.7)	59.2			
Prior accident years		21			6	12608	70	12775	70	(161)							
Reconciliation		22															
Total (11 to 22)		29			145869	78991	33799	58550	40138	159971							

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

Form 23

Name of insurer **Aviva International Insurance 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		Company registration number		GL/UK/CM		day		month		year		units		Category number			
		<b>R23</b>		<b>21487</b>		<b>GL</b>		<b>31</b>		<b>12</b>		<b>2009</b>		<b>£000</b>		<b>220</b>	
Month	Year	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 %			
						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			15685	25456	3870			45011		53689		83.8			
12	2008	12	19386	30791	14576	24291	381	25734	5057	8457		61000	27.5	96.1			
12	2007	13	23990	46210	15293	10591	114	18525	299	(2957)		77999	(32.6)	70.7			
12	2006	14	22733	48089	20922	3894	11926	39	18876	87	(3104)	94092	(23.5)	63.3			
12	2005	15	25087	51623	20452	2948	9607	19	12139	26	409	102044	(36.0)	56.9			
12	2004	16	19393	33338	31027	879	6487	9	9524	13	(2162)	85101	15.2	67.9			
12	2003	17	23820	40731	34443	773	5696	9	8193	4	(1719)	96171	.5	67.3			
12	2002	18	42883	58544	46418	398	623	5	1997		(971)	151880	(19.0)	59.5			
12	2001	19	108978	125249	103901	675	4631	4	5500	1	(191)	323309	(12.8)	67.5			
12	2000	20	157354	175253	167935	492	1187	2	2593		(912)	429835	(3.2)	76.1			
Prior accident years		21			2821	12109		12971		1959							
Reconciliation		22															
Total (11 to 22)		29			48303	112604	4452	116052	5487	43820							

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

Form 23

Name of insurer **Aviva International Insurance 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		Company registration number		GL/UK/CM		day		month		year		units		Category number			
		<b>R23</b>		<b>21487</b>		<b>GL</b>		<b>31</b>		<b>12</b>		<b>2009</b>		<b>£000</b>		<b>260</b>	
Month	Year	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 %			
						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			149452	161702	49213			360367		640418		56.3			
12	2008	12	163351	246824	144876	71873	5233	182175	64649	(24842)		753172	(10.1)	51.2			
12	2007	13	233457	362755	212130	44389	37419	2088	87820	7177	(11101)	747440	(18.4)	70.8			
12	2006	14	147073	258290	194970	7066	8574	560	20095	1443	(5338)	797095	(18.2)	44.9			
12	2005	15	165678	226071	179361	6151	1459	192	11146	411	(3755)	840683	(17.2)	42.0			
12	2004	16	113482	157434	150301	800	1105	43	5390	14	(3456)	740083	(3.3)	35.9			
12	2003	17	132063	164517	123638	2820	2306	15	7115	4	(1978)	533075	(21.7)	48.9			
12	2002	18	127626	131263	94204	435	1738	12	3546	2	(1363)	455425	(26.6)	49.2			
12	2001	19	124004	149856	136261	82	819	1	1890		(988)	398650	(8.5)	65.5			
12	2000	20	133581	195025	204243	190	427		741		(124)	390848	5.0	86.6			
Prior accident years		21			250	2306		5747		(3191)							
Reconciliation		22															
Total (11 to 22)		29			356511	289728	57357	325665	73700	304231							

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

Form 23

Name of insurer **Aviva International Insurance 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		Company registration number		GL/UK/CM		day		month		year		units		Category number			
		<b>R23</b>		<b>21487</b>		<b>GL</b>		<b>31</b>		<b>12</b>		<b>2009</b>		<b>£000</b>		<b>270</b>	
Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13			
						5	6	7	8								
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	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 %			
12	2009	11			7361	171578	59666			238605		331109		72.1			
12	2008	12	11685	271092	43789	211148	21104	200212	70880	4949		403193	1.8	71.4			
12	2007	13	5379	226312	39599	37223	169580	7154	201517	17175	(4735)	388446	12.0	66.7			
12	2006	14	7413	249475	71455	44667	120254	2352	173565	6994	(13286)	412486	(4.3)	59.7			
12	2005	15	4905	278033	94909	31577	71132	908	101634	18986	(17003)	444411	(28.6)	45.8			
12	2004	16	5951	221315	132516	23691	31442	490	62592	3228	(10197)	420577	(15.0)	46.1			
12	2003	17	6578	201574	132210	13608	16438	166	35365	398	(5551)	336896	(19.4)	50.2			
12	2002	18	6341	207605	145539	13683	13161	19	31929	148	(5214)	258825	(17.0)	69.1			
12	2001	19	7968	187135	152510	6843	4020		15304	19	(4460)	227558	(12.7)	75.3			
12	2000	20	10118	195156	145152	622	5152		8647		(2873)	244437	(22.7)	65.9			
Prior accident years		21			26374	192872	501864	224461	572144	(75495)	276995						
Reconciliation		22															
Total (11 to 22)		29			249438	1006777	593723	1055226	689972	104740	276995						

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

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

Accident year ended		Company registration number		GL/UK/CM		day		month		year		units		Category number			
		<b>R23</b>		<b>21487</b>		<b>GL</b>		<b>31</b>		<b>12</b>		<b>2009</b>		<b>£000</b>		<b>340</b>	
Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13			
						5	6	7	8								
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	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 %			
12	2009	11			1361	1038	12			2411		5583		43.2			
12	2008	12	2237	767	1041	481		756	11	755		6816	98.4	55.1			
12	2007	13	2806	10604	182	598	243	794	12	35		6678	(90.4)	57.3			
12	2006	14	2226	1451	206	414	144	612	2	(54)		7539	(47.2)	39.7			
12	2005	15	1975	2665	763	446	168	434	3	177		7347	(48.3)	45.6			
12	2004	16	2626	3132	646	148	258	270		136		9182	(66.4)	40.1			
12	2003	17	1510	1182	801	165	120	208		77		7367	(8.1)	35.2			
12	2002	18	2053	1533	1806	6	158	160		4		6282	28.5	64.0			
12	2001	19	2038	2104	1447	47	84	210		(79)		6867	(25.0)	52.7			
12	2000	20	2112	1917	1802	9	26	38		(3)		6869	(4.2)	57.5			
Prior accident years		21			15	36		144		(93)							
Reconciliation		22															
Total (11 to 22)		29			4250	2756	14	3626	28	3366							

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

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

Accident year ended		Company registration number		GL/UK/CM		day		month		year		units		Category number			
		<b>R23</b>		<b>21487</b>		<b>GL</b>		<b>31</b>		<b>12</b>		<b>2009</b>		<b>£000</b>		<b>409</b>	
Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13			
						5	6	7	8								
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	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 %			
12	2009	11			24389	19097	6120			49606		48544		102.2			
12	2008	12	22088	29766	16163	16591	469	23595	6171	3457		75632	11.6	73.1			
12	2007	13	22375	23488	16107	1830	3098	4150	737	115		65038	(10.1)	66.9			
12	2006	14	17629	31590	13441	1489	3256	5248	191	(671)		94340	(42.4)	38.0			
12	2005	15	9691	38551	22976	854	2346	2702	54	456		93347	(32.1)	38.4			
12	2004	16	34215	61186	22658	469	893	1262	37	74		109904	(60.7)	53.0			
12	2003	17	41156	68191	33694	384	131	282	114	206		213780	(49.7)	35.3			
12	2002	18	63453	78524	65245	634	1125	2154	528	(401)		260229	(14.0)	50.3			
12	2001	19	129208	150557	130800	133	6125	6980	286	(723)		458939	(8.8)	58.1			
12	2000	20	186047	206237	201868	66	1616	2234	105	(552)		598963	(1.3)	65.1			
Prior accident years		21			621	7737	37	13536	37	(5178)							
Reconciliation		22															
Total (11 to 22)		29			47032	62015	7745	62143	8260	46389							

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

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

Accident year ended		Company registration number		GL/UK/CM		day		month		year		units		Category number			
		<b>R23</b>		<b>21487</b>		<b>GL</b>		<b>31</b>		<b>12</b>		<b>2009</b>		<b>£000</b>		<b>500</b>	
Month	Year	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 %			
						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															
12	2008	12															
12	2007	13															
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			(474)	6251	9885	6600	16100	(7038)							
Reconciliation		22															
Total (11 to 22)		29			(474)	6251	9885	6600	16100	(7038)							

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

Form 23

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

## Total Proportional Reinsurance Treaty Business accepted

Accident year ended		Company registration number		GL/UK/CM		day		month		year		units		Category number	
		R23		21487		GL		31		12		2009		£000 600	
Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13	
						5	6	7	8						
						Reported (net)	Incurring but not reported (net)	Reported (net)	Incurring but not reported (net)	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 %	
12	2009	11			643277	363579	65966			1072822		1555396		69.0	
12	2008	12	890306	624575	345739	244079	14483	469654	154921	(20274)		2231022	(3.2)	67.0	
12	2007	13	883445	588971	410652	91856	133018	3614	222845	8502	(2859)	2007456	8.5	75.8	
12	2006	14	704960	644073	450940	55452	111356	1175	184060	2189	(18266)	1958272	(3.9)	67.6	
12	2005	15	605417	640074	454119	43863	54610	419	104896	745	(6749)	1870540	(13.6)	61.9	
12	2004	16	531830	657202	473340	24970	28697	184	51637	291	1923	1837007	(19.8)	57.6	
12	2003	17	505032	594640	433959	10712	12935	109	31759	127	(8130)	1787151	(23.0)	53.9	
12	2002	18	482077	536569	435925	3212	11548	54	18354	40	(3580)	1616790	(16.0)	57.7	
12	2001	19	171184	193025	172008	1115	1778	15	3162	3	(257)	546720	(9.4)	63.3	
12	2000	20	526	2219	1269							4492	(42.8)	40.0	
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29			1220196	961600	86019	1086367	166818	1014630					

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

Form 24

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Total Business**

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	38	7	(320)	(11)																			(286)	
	Reinsurers' share	12	(13)	(236)	(305)	(11)																			(565)	
	Net (11-12)	19	51	243	(15)																				279	
Claims paid	Gross Amount	21	29277	4161	(116)	1430	1321																		36073	
	Reinsurers' share	22	28552	3974	(619)	1430	1321																		34658	
	Net (21-22)	29	725	187	503																				1415	
Claims management costs		39																								
Net operating expenses	Commissions	41	132	207	531	500																			1370	
	Other acquisition expenses	42																								
	Administrative expenses	43																								
	Reinsurers' commissions and profit participations	44	(1)	(19)	(24)	500																			456	
	Payable net (41+42+43-44)	49	133	226	555																				914	
Technical provisions	Brought forward	Undiscounted	51	12615	10950	24818																			48383	
		Adjustment for discounting	52																							
	Carried forward	Undiscounted	53	10788	9181	26364																				46333
		Adjustment for discounting	54																							
	Increase (decrease) in the financial year (53-54-51+52)	59	(1827)	(1769)	1546																					(2050)
Balance on each underwriting year (19-29-39-49-59)		69	1020	1599	(2619)																					

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

Form 24

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

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	39	2	(604)	(24)																	(587)	
	Reinsurers' share	12	(13)	(236)	(276)	(24)																	(549)	
	Net (11-12)	19	52	238	(328)																		(38)	
Claims paid	Gross Amount	21	17933	3965	(1206)	727	1145																22564	
	Reinsurers' share	22	17216	3895	(1114)	727	1145																21869	
	Net (21-22)	29	717	70	(92)																		695	
Claims management costs		39																						
Net operating expenses	Commissions	41	132	207	555	501																	1395	
	Other acquisition expenses	42																						
	Administrative expenses	43																						
	Reinsurers' commissions and profit participations	44	(1)	(19)	(26)	501																	455	
	Payable net (41+42+43-44)	49	133	226	581																		940	
Technical provisions	Brought forward	Undiscounted	51	11463	9563	21257																	42283	
		Adjustment for discounting	52																					
	Carried forward	Undiscounted	53	9657	8435	22053																		40145
		Adjustment for discounting	54																					
	Increase (decrease) in the financial year (53-54-51+52)	59	(1806)	(1128)	796																			(2138)
Balance on each underwriting year (19-29-39-49-59)		69	1008	1070	(1613)																		465	

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

Form 24

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

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)	5	284	13																		301	
	Reinsurers' share	12			(29)	13																		(16)	
	Net (11-12)	19	(1)	5	313																			317	
Claims paid	Gross Amount	21	11344	196	1090	703	176																	13509	
	Reinsurers' share	22	11336	79	495	703	176																	12789	
	Net (21-22)	29	8	117	595																			720	
Claims management costs		39																							
Net operating expenses	Commissions	41			(24)	(1)																		(25)	
	Other acquisition expenses	42																							
	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44			2	(1)																		1	
	Payable net (41+42+43-44)	49			(26)																			(26)	
Technical provisions	Brought forward	Undiscounted	51	1152	1387	3561																		6100	
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53	1131	746	4311																			6188
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)	59	(21)	(641)	750																				88
Balance on each underwriting year (19-29-39-49-59)		69	12	529	(1006)																			(465)	

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

**Form 24**

Name of insurer **Aviva International Insurance 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

<b>R24</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>260</b>
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Underwriting year ended		Prior underwriting years		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																							
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross Amount	21	33																					33	
	Reinsurers' share	22	33																					33	
	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 International Insurance 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

<b>R24</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>270</b>
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Underwriting year ended		Prior underwriting years		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																							
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross Amount	21	913																					913	
	Reinsurers' share	22	913																					913	
	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 International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

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	39	2		(604)		(24)																	(587)				
	Reinsurers' share	12	(13)	(236)		(276)		(24)																		(549)			
	Net (11-12)	19	52	238		(328)																				(38)			
Claims paid	Gross Amount	21	1466	3965		(1206)		727		1145																6097			
	Reinsurers' share	22	749	3895		(1114)		727		1145																	5402		
	Net (21-22)	29	717	70		(92)																					695		
Claims management costs		39																											
Net operating expenses	Commissions	41	132	207		555		501																			1395		
	Other acquisition expenses	42																											
	Administrative expenses	43																											
	Reinsurers' commissions and profit participations	44	(1)	(19)		(26)		501																			455		
	Payable net (41+42+43-44)	49	133	226		581																						940	
Technical provisions	Brought forward	Undiscounted	51	11463	9563		21257																					42283	
		Adjustment for discounting	52																										
	Carried forward	Undiscounted	53	9657	8435		22053																						40145
		Adjustment for discounting	54																										
	Increase (decrease) in the financial year (53-54-51+52)	59	(1806)	(1128)		796																							(2138)
Balance on each underwriting year (19-29-39-49-59)		69	1008	1070		(1613)																						465	

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

**Form 24**

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

Company registration number

GL/UK/CM

day

month

year

units

Category number

<b>R24</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>340</b>
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Underwriting year ended		Prior underwriting years		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																							
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross Amount	21	15636																					15636	
	Reinsurers' share	22	15636																					15636	
	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 International Insurance 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 **R24**      GL/UK/CM **GL**      day **31** month **12** year **2009** units **£000** Category number **409**

Underwriting year ended		Prior underwriting years		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																							
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross Amount	21	(115)																					(115)	
	Reinsurers' share	22	(115)																					(115)	
	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 International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

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			3		4																		7		
	Reinsurers' share	12			51																				51		
	Net (11-12)	19			(48)		4																		(44)		
Claims paid	Gross Amount	21	5741		110		(10)		50																5891		
	Reinsurers' share	22	5739		42		(5)		50																5826		
	Net (21-22)	29	2		68		(5)																		65		
Claims management costs		39																									
Net operating expenses	Commissions	41																									
	Other acquisition expenses	42																									
	Administrative expenses	43																									
	Reinsurers' commissions and profit participations	44					(4)																		(4)		
	Payable net (41+42+43-44)	49					4																		4		
Technical provisions	Brought forward	Undiscounted	51	93		1387		472																		1952	
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53	114		1357		820																			2291
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)	59	21		(30)		348																			339	
Balance on each underwriting year (19-29-39-49-59)		69	(23)		(90)		(339)																			(452)	

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

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

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)		2		280		13															294	
	Reinsurers' share	12			(51)		(29)		13															(67)	
	Net (11-12)	19	(1)		53		309																	361	
Claims paid	Gross Amount	21	5603		86		1100		653		176													7618	
	Reinsurers' share	22	5597		37		500		653		176													6963	
	Net (21-22)	29	6		49		600																	655	
Claims management costs		39																							
Net operating expenses	Commissions	41					(24)		(1)															(25)	
	Other acquisition expenses	42																							
	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44			4		2		(1)															5	
	Payable net (41+42+43-44)	49			(4)		(26)																	(30)	
Technical provisions	Brought forward	Undiscounted	51	1059			3089																	4148	
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53	1017		(611)		3491																	3897
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)	59	(42)		(611)		402																	(251)	
Balance on each underwriting year (19-29-39-49-59)		69	35		619		(667)																	(13)	

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

**Form 25**

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Total Business**

<b>Company registration number</b>	<b>GL/UK/CM</b>	<b>day</b>	<b>month</b>	<b>year</b>	<b>units</b>	<b>Category number</b>	
<b>R25</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>001</b>

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
Reported claims outstanding	Gross Amount	11	352360	83595	11359	5995	4917																458226
	Reinsurers' share	12	344207	76229	7196	5995	4917																438544
Claims incurred but not reported	Gross Amount	13	200638	1948	23379	4562	2558																233085
	Reinsurers' share	14	198002	133	1178	4562	2558																206433
Claims management costs		15																					
Adjustment for discounting	Gross Amount	16	104000																				104000
	Reinsurers' share	17	104000																				104000
	Claims management costs	18																					
Allocation to / (from) another risk category of anticipated surplus		19																					
Balance of the fund		20																					
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	10789	9181	26364																		46334
Provision for unearned premiums		22																					
Provision for unexpired risks		23																					
Deferred acquisition costs		24																					
Other technical provisions (particulars to be specified by way of supplementary note)		25																					
Total (21+22+23-24+25)		29	10789	9181	26364																		46334

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

**Form 25**

Name of insurer **Aviva International Insurance 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
<b>R25</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>
						<b>002</b>

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
Reported claims outstanding	Gross Amount	11	181778	80759	8174	3327	4617																	278655
	Reinsurers' share	12	174446	74077	6045	3327	4617																	262512
Claims incurred but not reported	Gross Amount	13	51587	1882	21046	2532	2402																	79449
	Reinsurers' share	14	49262	129	1122	2532	2402																	55447
Claims management costs		15																						
Adjustment for discounting	Gross Amount	16	28315																					28315
	Reinsurers' share	17	28315																					28315
	Claims management costs	18																						
Allocation to / (from) another risk category of anticipated surplus		19																						
Balance of the fund		20																						
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	9657	8435	22053																			40145
Provision for unearned premiums		22																						
Provision for unexpired risks		23																						
Deferred acquisition costs		24																						
Other technical provisions (particulars to be specified by way of supplementary note)		25																						
Total (21+22+23-24+25)		29	9657	8435	22053																			40145

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

**Form 25**

Name of insurer **Aviva International Insurance 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
<b>R25</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>
						<b>003</b>

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
Reported claims outstanding	Gross Amount	11	170582	2836	3185	2668	300																	179571
	Reinsurers' share	12	169761	2152	1151	2668	300																	176032
Claims incurred but not reported	Gross Amount	13	149051	66	2333	2030	156																	153636
	Reinsurers' share	14	148740	4	56	2030	156																	150986
Claims management costs		15																						
Adjustment for discounting	Gross Amount	16	75685																					75685
	Reinsurers' share	17	75685																					75685
	Claims management costs	18																						
Allocation to / (from) another risk category of anticipated surplus		19																						
Balance of the fund		20																						
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	1132	746	4311																			6189
Provision for unearned premiums		22																						
Provision for unexpired risks		23																						
Deferred acquisition costs		24																						
Other technical provisions (particulars to be specified by way of supplementary note)		25																						
Total (21+22+23-24+25)		29	1132	746	4311																			6189

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

**Form 25**

Name of insurer **Aviva International Insurance 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 **R25** GL/UK/CM **GL** day **31** month **12** year **2009** units **£000** Category number **260**

Underwriting year ended		Prior underwriting years		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
Reported claims outstanding	Gross Amount	11	1325																				1325
	Reinsurers' share	12	1325																				1325
Claims incurred but not reported	Gross Amount	13	3256																				3256
	Reinsurers' share	14	3256																				3256
Claims management costs		15																					
Adjustment for discounting	Gross Amount	16																					
	Reinsurers' share	17																					
	Claims management costs	18																					
Allocation to / (from) another risk category of anticipated surplus		19																					
Balance of the fund		20																					
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																					
Provision for unearned premiums		22																					
Provision for unexpired risks		23																					
Deferred acquisition costs		24																					
Other technical provisions (particulars to be specified by way of supplementary note)		25																					
Total (21+22+23-24+25)		29																					

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

**Form 25**

Name of insurer **Aviva International Insurance 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

<b>R25</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>270</b>
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Underwriting year ended		Prior underwriting years		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
Reported claims outstanding	Gross Amount	11	5404																				5404
	Reinsurers' share	12	5404																				5404
Claims incurred but not reported	Gross Amount	13	5257																				5257
	Reinsurers' share	14	5257																				5257
Claims management costs		15																					
Adjustment for discounting	Gross Amount	16																					
	Reinsurers' share	17																					
	Claims management costs	18																					
Allocation to / (from) another risk category of anticipated surplus		19																					
Balance of the fund		20																					
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																					
Provision for unearned premiums		22																					
Provision for unexpired risks		23																					
Deferred acquisition costs		24																					
Other technical provisions (particulars to be specified by way of supplementary note)		25																					
Total (21+22+23-24+25)		29																					

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

**Form 25**

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

Company registration number	GL/UK/CM	day	month	year	units	Category number	
<b>R25</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>330</b>

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
Reported claims outstanding	Gross Amount	11	16523	80759	8174	3327	4617																	113400
	Reinsurers' share	12	9191	74077	6045	3327	4617																	97257
Claims incurred but not reported	Gross Amount	13	6171	1882	21046	2532	2402																	34033
	Reinsurers' share	14	3846	129	1122	2532	2402																	10031
Claims management costs		15																						
Adjustment for discounting	Gross Amount	16	535																					535
	Reinsurers' share	17	535																					535
	Claims management costs	18																						
Allocation to / (from) another risk category of anticipated surplus		19																						
Balance of the fund		20																						
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	9657	8435	22053																			40145
Provision for unearned premiums		22																						
Provision for unexpired risks		23																						
Deferred acquisition costs		24																						
Other technical provisions (particulars to be specified by way of supplementary note)		25																						
Total (21+22+23-24+25)		29	9657	8435	22053																			40145

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

**Form 25**

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

Company registration number	GL/UK/CM	day	month	year	units	Category number	
<b>R25</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>340</b>

Underwriting year ended		Prior underwriting years		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
Reported claims outstanding	Gross Amount	11	149321																				149321
	Reinsurers' share	12	149321																				149321
Claims incurred but not reported	Gross Amount	13	34259																				34259
	Reinsurers' share	14	34259																				34259
Claims management costs		15																					
Adjustment for discounting	Gross Amount	16	26727																				26727
	Reinsurers' share	17	26727																				26727
	Claims management costs	18																					
Allocation to / (from) another risk category of anticipated surplus		19																					
Balance of the fund		20																					
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																					
Provision for unearned premiums		22																					
Provision for unexpired risks		23																					
Deferred acquisition costs		24																					
Other technical provisions (particulars to be specified by way of supplementary note)		25																					
Total (21+22+23-24+25)		29																					

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

**Form 25**

Name of insurer **Aviva International Insurance 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	
<b>R25</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>409</b>

Underwriting year ended		Prior underwriting years		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
Reported claims outstanding	Gross Amount	11	9205																				9205
	Reinsurers' share	12	9205																				9205
Claims incurred but not reported	Gross Amount	13	2644																				2644
	Reinsurers' share	14	2644																				2644
Claims management costs		15																					
Adjustment for discounting	Gross Amount	16	1053																				1053
	Reinsurers' share	17	1053																				1053
	Claims management costs	18																					
Allocation to / (from) another risk category of anticipated surplus		19																					
Balance of the fund		20																					
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																					
Provision for unearned premiums		22																					
Provision for unexpired risks		23																					
Deferred acquisition costs		24																					
Other technical provisions (particulars to be specified by way of supplementary note)		25																					
Total (21+22+23-24+25)		29																					

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

**Form 25**

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

Company registration number	GL/UK/CM	day	month	year	units	Category number	
<b>R25</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>500</b>

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
Reported claims outstanding	Gross Amount	11	116339	2260	246	338																	119183
	Reinsurers' share	12	116256	954	49	338																	117597
Claims incurred but not reported	Gross Amount	13	59973	53	632	257																	60915
	Reinsurers' share	14	59942	2	9	257																	60210
Claims management costs		15																					
Adjustment for discounting	Gross Amount	16	37742																				37742
	Reinsurers' share	17	37742																				37742
	Claims management costs	18																					
Allocation to / (from) another risk category of anticipated surplus		19																					
Balance of the fund		20																					
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	114	1357	820																		2291
Provision for unearned premiums		22																					
Provision for unexpired risks		23																					
Deferred acquisition costs		24																					
Other technical provisions (particulars to be specified by way of supplementary note)		25																					
Total (21+22+23-24+25)		29	114	1357	820																		2291

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

**Form 25**

Name of insurer **Aviva International Insurance 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

<b>R25</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>	<b>600</b>
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Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	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
Reported claims outstanding	Gross Amount	11	54243	576		2939		2330		300													60388
	Reinsurers' share	12	53505	1198		1102		2330		300													58435
Claims incurred but not reported	Gross Amount	13	89078	13		1701		1773		156													92721
	Reinsurers' share	14	88798	2		47		1773		156													90776
Claims management costs		15																					
Adjustment for discounting	Gross Amount	16	37943																				37943
	Reinsurers' share	17	37943																				37943
	Claims management costs	18																					
Allocation to / (from) another risk category of anticipated surplus		19																					
Balance of the fund		20																					
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	1018	(611)		3491																	3898
Provision for unearned premiums		22																					
Provision for unexpired risks		23																					
Deferred acquisition costs		24																					
Other technical provisions (particulars to be specified by way of supplementary note)		25																					
Total (21+22+23-24+25)		29	1018	(611)		3491																	3898

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Proportional accident & health**

Accident year ended		Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code	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)						
		R26	21487	GL	31	12	2009	000	610	GBP	5	6	7	8	9	10	11	12	13
11	1	2	3	4	5	6	7	8	9	10	11	12	13						
12	2009	11												157373		240149			65.5
12	2008	12	181168	28702		19961	1084	419	7842	20860	(7238)					304943	(25.2)		66.4
12	2007	13	146438	26284	18181	899	897	3	1743	60	(4)					251591	(24.0)		66.1
12	2006	14	120214	24133	20083	653	1753		2291	8	107					219405	(6.8)		65.0
12	2005	15	88122	33390	24908	125	21		105	1	40					182269	(25.0)		62.1
12	2004	16	67442	26977	14300	19	69	1	121	1	(33)					201711	(46.7)		40.6
12	2003	17	60880	23496	20781	18	73	1	109	1	(18)					187014	(11.2)		43.7
12	2002	18	59724	22445	18794	28	54	1	47	1	35					168112	(15.9)		46.8
12	2001	19	23572	8023	6425	1	9		10							49653	(19.8)		60.4
12	2000	20																	
Prior accident years		21																	
Reconciliation		22																	
Total (11 to 22)		29				160749	9579	13134	12268	20932	150262								

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Proportional motor**

Accident year ended		Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code						
		R26	21487	GL	31	12	2009	000	620	GBP					
Month	Year	Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %	
						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			255658	222635	31202			509495		616257		82.7	
12	2008	12	415382	401468	176323	212678	11395	298396	103072	(1072)		961401	(0.3)	84.9	
12	2007	13	362492	349920	192633	59761	124052	2660	192055	5961	(11543)	876761	8.3	84.6	
12	2006	14	371858	427385	258403	47361	105731	858	171124	1354	(18528)	980358	(3.5)	80.0	
12	2005	15	344016	454872	294360	37365	52819	270	97179	419	(7144)	986583	(15.4)	73.9	
12	2004	16	292096	440417	313183	21365	26901	103	49239	118	(988)	966477	(17.9)	67.6	
12	2003	17	262449	421867	316950	8171	11429	75	28642	47	(9014)	938692	(20.2)	63.8	
12	2002	18	250627	359238	274165	1887	10392	39	16037	3	(3722)	852808	(20.3)	63.0	
12	2001	19	92337	126902	118997	863	1368	15	2711	2	(467)	337149	(4.5)	63.3	
12	2000	20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29			608754	768005	46617	855383	110976	457017					

**General insurance business (accident year accounting): Analysis of net claims and premiums by risk category for treaty reinsurance****Form 26**Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Proportional property**

Accident year ended		Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code																	
Month	Year									1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13				
12	2009	<b>11</b>																								
12	2008	<b>12</b>	263444	157001		124639	15141	1088	136421	20580	(16133)			715790	(10.3)											61.2
12	2007	<b>13</b>	341185	186792	180454	25716	4375	556	21585	1377	7685			635318	13.0											86.9
12	2006	<b>14</b>	188903	149760	142735	5370	362	184	5076	385	455			526679	(0.7)											64.1
12	2005	<b>15</b>	152891	106389	107997	4787	689	74	5169	107	274			454054	6.7											58.7
12	2004	<b>16</b>	131833	154632	112558	3031	401	31	688	35	2740			448637	(25.0)											55.2
12	2003	<b>17</b>	143611	111005	68243	2379	415	12	1833	15	958			438501	(36.0)											49.0
12	2002	<b>18</b>	128387	128069	117742	467	776	7	1563	3	(316)			397799	(7.1)											62.2
12	2001	<b>19</b>	41387	38646	37752	29	36		204		(139)			117674	(2.1)											67.3
12	2000	<b>20</b>																								
Prior accident years		<b>21</b>																								
Reconciliation		<b>22</b>																								
Total (11 to 22)		<b>29</b>				383224	135814	18803	172539	22502	342800															

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Proportional liability (excluding motor)**

Accident year ended		Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code														
Month	Year									1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13	
		R26	21487	GL	31	12	2009	000	670	GBP													
		11	1	2	3	4	5	6	7	8	9	10	11	12	13								
12	2009	11				11609	13549	3150			28308		50299		56.3								
12	2008	12	13913	23140		12435	11987	645	17957	5183	1927		70758	8.3	55.1								
12	2007	13	13364	16140	11348	4302	2825	230	5359	610	1388		57845	15.9	55.4								
12	2006	14	6459	13376	7781	1605	3329	38	4908	151	(87)		35948	(4.7)	53.4								
12	2005	15	6113	11936	10012	1290	645	25	1581	49	330		34189	0.3	52.9								
12	2004	16	956	12887	9554	520	1222	21	1469	35	259		17688	(12.2)	69.4								
12	2003	17	1936	9516	7492	90	988	9	1091	20	(24)		17191	(9.8)	61.2								
12	2002	18	2520	8150	7999	71	309	1	654	10	(283)		10909	2.8	99.9								
12	2001	19	121	10573	5360	72	177		231	1	17		5617	(46.9)	102.0								
12	2000	20																					
Prior accident years		21																					
Reconciliation		22																					
Total (11 to 22)		29				31994	35031	4119	33250	6059	31835												

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2009**

FSA general insurance business reporting category

## Proportional financial lines

Accident year ended		Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code													
Month	Year									R26	21487	GL	31	12	2009	000	680	GBP				
		Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %								
11	12					13	14	15	16						17	18	19	20	21	22	23	24
12	2009	11			20159	8157	2054			30370		81261		37.4								
12	2008	12	16399	14264	12381	3189	936	9038	5226	2242		178130	15.7	18.5								
12	2007	13	19965	9835	8036	1178	869	165	2103	494	(385)	185941	4.2	16.2								
12	2006	14	17526	29419	21955	463	181	95	661	291	(213)	195882	(22.9)	20.5								
12	2005	15	14275	33487	16702	296	436	50	862	169	(249)	213445	(47.8)	14.9								
12	2004	16	39502	22287	23885	35	104	28	120	102	(55)	202494	7.9	31.4								
12	2003	17	36156	24756	20493	54	30	12	84	44	(32)	205753	(16.8)	27.6								
12	2002	18	40839	18670	17225	759	17	6	53	23	706	187162	(3.6)	31.4								
12	2001	19	13758	8872	2455	150	188		6		332	36627	(68.5)	45.2								
12	2000	20	526	2219	1269							4492	(42.8)	40.0								
Prior accident years		21																				
Reconciliation		22																				
Total (11 to 22)		29			35475	13171	3346	12927	6349	32716												

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Proportional accident & health**

Accident year ended		Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code					
		<b>R27</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>000</b>	<b>610</b>	<b>GBP</b>				
Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13
						Reported (gross)	Incurring but not reported (gross)	Reported (gross)	Incurring but not reported (gross)	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 %
12	2009	11			139045	5619	12709			157373		240149		65.5
12	2008	12	181168	28702	19961	1084	419	7842	20860	(7238)		304943	(25.2)	66.4
12	2007	13	146438	26284	18181	899	897	3	1743	60	(4)	251591	(24.0)	66.1
12	2006	14	120214	24133	20083	653	1753		2291	8	107	220281	(6.8)	64.8
12	2005	15	88122	33390	24908	125	21		105	1	40	182269	(25.0)	62.1
12	2004	16	67442	26977	14300	19	69	1	121	1	(33)	201711	(46.7)	40.6
12	2003	17	60880	23496	20781	18	73	1	109	1	(18)	187014	(11.2)	43.7
12	2002	18	59724	22445	18794	28	54	1	47	1	35	168112	(15.9)	46.8
12	2001	19	23572	8023	6425	1	9		10			49653	(19.8)	60.4
12	2000	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			160749	9579	13134	12268	20932	150262				

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Proportional motor**

Accident year ended		Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code						
		R27	21487	GL	31	12	2009	000	620	GBP					
Month	Year	Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims 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 %	
		1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2009	11			255658	222635	31202			509495		616257		82.7	
12	2008	12	415382	401468	176323	212678	11395	298396	103072	(1072)		961401	(0.3)	84.9	
12	2007	13	362492	349920	192633	59761	124052	2660	192055	5961	(11543)	876761	8.3	84.6	
12	2006	14	371858	427385	258403	47361	105731	858	171124	1354	(18528)	980358	(3.5)	80.0	
12	2005	15	344016	454872	294360	37365	52819	270	97179	419	(7144)	986583	(15.4)	73.9	
12	2004	16	292096	440417	313183	21365	26901	103	49239	118	(988)	966477	(17.9)	67.6	
12	2003	17	262449	421867	316950	8171	11429	75	28642	47	(9014)	938692	(20.2)	63.8	
12	2002	18	250627	359238	274165	1887	10392	39	16037	3	(3722)	852808	(20.3)	63.0	
12	2001	19	92337	126902	118997	863	1368	15	2711	2	(467)	337149	(4.5)	63.3	
12	2000	20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29			608754	768005	46617	855383	110976	457017					

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2009**

FSA general insurance business reporting category

## Proportional property

Accident year ended		Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code						
		R27	21487	GL	31	12	2009	000	660	GBP					
Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13	
						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)	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 %	
12	2009	11			216806	113619	16851			347276		567430		61.2	
12	2008	12	263444	157001	124639	15141	1088	136421	20580	(16133)		715790	(10.3)	56.5	
12	2007	13	341185	186792	180454	25716	4375	21585	1377	7685		635318	13.0	86.9	
12	2006	14	188903	149760	142735	5370	362	5076	385	455		526679	(0.7)	64.1	
12	2005	15	152891	106389	107997	4787	689	5169	107	274		454054	6.7	58.7	
12	2004	16	131833	154632	112558	3031	401	688	35	2740		448637	(25.0)	55.2	
12	2003	17	143611	111005	68243	2379	415	1833	15	958		438501	(36.0)	49.0	
12	2002	18	128387	128069	117742	467	776	1563	3	(316)		397799	(7.1)	62.2	
12	2001	19	41387	38646	37752	29	36	204		(139)		117674	(2.1)	67.3	
12	2000	20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29			383224	135814	18803	172539	22502	342800					

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Proportional liability (excluding motor)**

Accident year ended		Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code					
		R27	21487	GL	31	12	2009	000	670	GBP				
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
		Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)					
12	2009	11			11609	13549	3150			28308		50299		56.3
12	2008	12	13913	23140	12435	11987	645	17957	5183	1927		70758	8.3	55.1
12	2007	13	13364	24126	11531	5198	7045	230	14485	610	(2622)	57845	(0.5)	64.6
12	2006	14	(6518)	26353	9223	3373	13269	38	22187	151	(5658)	35948	(1.7)	53.9
12	2005	15	6113	11936	(434)	2950	7797	25	13463	49	(2740)	34189	(13.4)	48.1
12	2004	16	956	12887	3914	956	7383	21	9817	35	(1492)	17688	(4.8)	74.8
12	2003	17	1936	9516	5512	306	4399	9	5655	20	(961)	17191	7.5	70.7
12	2002	18	2520	8150	7066	476	1257	1	2204	10	(480)	10909	8.0	103.8
12	2001	19	121	10573	5360	72	177		249	1	(1)	5617	(46.9)	102.0
12	2000	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			37375	66863	4119	86017	6059	16281				

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2009**

FSA general insurance business reporting category

## Proportional financial lines

Accident year ended		Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code					
		R27	21487	GL	31	12	2009	000	680	GBP				
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
		Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %
					Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)						
12	2009	11			20159	8157	2054			30370		81261		37.4
12	2008	12	16399	14264	12381	3189	936	9038	5226	2242		178130	15.7	18.5
12	2007	13	19965	9835	8036	1178	869	165	2103	494	(385)	185941	4.2	16.2
12	2006	14	17526	29419	21955	463	181	95	661	291	(213)	195933	(22.9)	20.5
12	2005	15	14275	33487	16842	296	436	50	862	169	(249)	213512	(47.4)	14.9
12	2004	16	39851	22359	23644	35	104	28	120	102	(55)	202494	6.5	31.4
12	2003	17	36377	24756	20125	54	30	12	84	44	(32)	206630	(18.3)	27.4
12	2002	18	41533	18738	17891	759	17	6	53	23	706	187469	(0.3)	32.1
12	2001	19	14062	9865	2491	150	188		6		332	39118	(71.3)	43.2
12	2000	20	837	3229	2328							6999	(27.9)	45.2
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			35475	13171	3346	12927	6349	32716				

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

**Form 28**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Non-proportional marine**

Underwriting year ended		Prior underwriting years		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																								
	Reinsurers' share	12																								
	Net (11-12)	19																								
Claims paid	Gross Amount	21	3701																						3701	
	Reinsurers' share	22	3701																						3701	
	Net (21-22)	29																								
Claims management costs		39																								
Net operating expenses	Commissions	41																								
	Other acquisition expenses	42																								
	Administrative expenses	43																								
	Reinsurers' commissions and profit participations	44																								
	Payable net (41+42+43-44)	49																								
Technical provisions	Brought forward	Undiscounted	51																							
		Adjustment for discounting	52																							
	Carried forward	Undiscounted	53																							
		Adjustment for discounting	54																							
	Increase (decrease) in the financial year (53-54-51+52)	59																								
Balance on each underwriting year (19-29-39-49-59)		69																								

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

**Form 28**  
**(continuation sheet)**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Non-proportional marine**

Underwriting year ended		Company registration number		GL/UK/CM		day month year			Monetary units		Category number		Currency code												
		R28	21487	GL	31	12	2009	000	540	USD															
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY		
		12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88
Premiums written	Gross Amount	11																							
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross Amount	21	106	175	38	10	(58)	4	288	135	160	142	129	2572											
	Reinsurers' share	22	106	175	38	10	(58)	4	288	135	160	142	129	2572											
	Net (21-22)	29																							
Claims management costs		39																							
Net operating expenses	Commissions	41																							
	Other acquisition expenses	42																							
	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44																							
	Payable net (41+42+43-44)	49																							
Technical provisions	Brought forward	Undiscounted	51																						
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53																						
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)	59																							
Balance on each underwriting year (19-29-39-49-59)		69																							

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

**Form 28**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

Underwriting year ended		Prior underwriting years		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																								
	Reinsurers' share	12																								
	Net (11-12)	19																								
Claims paid	Gross Amount	21	4744																					4744		
	Reinsurers' share	22	4744																					4744		
	Net (21-22)	29																								
Claims management costs		39																								
Net operating expenses	Commissions	41																								
	Other acquisition expenses	42																								
	Administrative expenses	43																								
	Reinsurers' commissions and profit participations	44																								
	Payable net (41+42+43-44)	49																								
Technical provisions	Brought forward	Undiscounted	51																							
		Adjustment for discounting	52																							
	Carried forward	Undiscounted	53																							
		Adjustment for discounting	54																							
	Increase (decrease) in the financial year (53-54-51+52)	59																								
Balance on each underwriting year (19-29-39-49-59)		69																								

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

**Form 28**  
**(continuation sheet)**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

Underwriting year ended		Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code										
		R28	21487	GL	31	12	2009	000	570	USD																
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY							
		12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88	
Premiums written	Gross Amount	11																								
	Reinsurers' share	12																								
	Net (11-12)	19																								
Claims paid	Gross Amount	21																								
	Reinsurers' share	22																								
	Net (21-22)	29																								
Claims management costs		39																								
Net operating expenses	Commissions	41																								
	Other acquisition expenses	42																								
	Administrative expenses	43																								
	Reinsurers' commissions and profit participations	44																								
	Payable net (41+42+43-44)	49																								
Technical provisions	Brought forward	Undiscounted	51																							
		Adjustment for discounting	52																							
	Carried forward	Undiscounted	53																							
		Adjustment for discounting	54																							
	Increase (decrease) in the financial year (53-54-51+52)	59																								
Balance on each underwriting year (19-29-39-49-59)		69																								

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

**Form 28**  
**(continuation sheet)**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

Underwriting year ended		Company registration number		GL/UK/CM		day month year			Monetary units		Category number		Currency code											
		R28	21487	GL	31	12	2009	000	570	USD														
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
		12	87	12	86	12	85	12	84	12	83	12	82											
Premiums written	Gross Amount	11																						
	Reinsurers' share	12																						
	Net (11-12)	19																						
Claims paid	Gross Amount	21										4744												
	Reinsurers' share	22										4744												
	Net (21-22)	29																						
Claims management costs		39																						
Net operating expenses	Commissions	41																						
	Other acquisition expenses	42																						
	Administrative expenses	43																						
	Reinsurers' commissions and profit participations	44																						
	Payable net (41+42+43-44)	49																						
Technical provisions	Brought forward	Undiscounted	51																					
		Adjustment for discounting	52																					
	Carried forward	Undiscounted	53																					
		Adjustment for discounting	54																					
	Increase (decrease) in the financial year (53-54-51+52)	59																						
Balance on each underwriting year (19-29-39-49-59)		69																						

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

**Form 28**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Proportional property**

Company registration number **R28** GL/UK/CM **GL** day **31** month **12** year **2009** Monetary units **000** Category number **660** Currency code **GBP**

Underwriting year ended		Prior underwriting years		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																						
	Reinsurers' share	12																						
	Net (11-12)	19																						
Claims paid	Gross Amount	21	6																					6
	Reinsurers' share	22	6																					6
	Net (21-22)	29																						
Claims management costs		39																						
Net operating expenses	Commissions	41																						
	Other acquisition expenses	42																						
	Administrative expenses	43																						
	Reinsurers' commissions and profit participations	44																						
	Payable net (41+42+43-44)	49																						
Technical provisions	Brought forward	Undiscounted	51																					
		Adjustment for discounting	52																					
	Carried forward	Undiscounted	53																					
		Adjustment for discounting	54																					
	Increase (decrease) in the financial year (53-54-51+52)	59																						
Balance on each underwriting year (19-29-39-49-59)		69																						

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

**Form 28**  
**(continuation sheet)**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Proportional property**

Underwriting year ended		Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code									
		R28	21487	GL	31	12	2009	000	660	GBP															
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY						
		12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88
Premiums written	Gross Amount	11																							
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross Amount	21										(2)	(1)							1					8
	Reinsurers' share	22										(2)	(1)							1					8
	Net (21-22)	29																							
Claims management costs		39																							
Net operating expenses	Commissions	41																							
	Other acquisition expenses	42																							
	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44																							
	Payable net (41+42+43-44)	49																							
Technical provisions	Brought forward	Undiscounted	51																						
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53																						
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)	59																							
Balance on each underwriting year (19-29-39-49-59)		69																							

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

**Form 28**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Proportional liability (excluding motor)**

Underwriting year ended		Prior underwriting years		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																								
	Reinsurers' share	12																								
	Net (11-12)	19																								
Claims paid	Gross Amount	21	8807																					8807		
	Reinsurers' share	22	8807																					8807		
	Net (21-22)	29																								
Claims management costs		39																								
Net operating expenses	Commissions	41																								
	Other acquisition expenses	42																								
	Administrative expenses	43																								
	Reinsurers' commissions and profit participations	44																								
	Payable net (41+42+43-44)	49																								
Technical provisions	Brought forward	Undiscounted	51																							
		Adjustment for discounting	52																							
	Carried forward	Undiscounted	53																							
		Adjustment for discounting	54																							
	Increase (decrease) in the financial year (53-54-51+52)	59																								
Balance on each underwriting year (19-29-39-49-59)		69																								

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

**Form 28**  
**(continuation sheet)**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Proportional liability (excluding motor)**

Underwriting year ended		Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code									
		R28	21487	GL	31	12	2009	000	670	USD															
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY						
		12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88
Premiums written	Gross Amount	11																							
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross Amount	21																							
	Reinsurers' share	22																							
	Net (21-22)	29																							
Claims management costs		39																							
Net operating expenses	Commissions	41																							
	Other acquisition expenses	42																							
	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44																							
	Payable net (41+42+43-44)	49																							
Technical provisions	Brought forward	Undiscounted	51																						
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53																						
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)	59																							
Balance on each underwriting year (19-29-39-49-59)		69																							

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

**Form 28**  
**(continuation sheet)**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Proportional liability (excluding motor)**

Underwriting year ended		Company registration number		GL/UK/CM		day month year			Monetary units		Category number		Currency code										
		R28	21487	GL	31	12	2009	000	670	USD													
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
		12	87	12	86	12	85	12	84	12	83	12	82										
Premiums written	Gross Amount	11																					
	Reinsurers' share	12																					
	Net (11-12)	19																					
Claims paid	Gross Amount	21										8807											
	Reinsurers' share	22										8807											
	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 technical provisions by risk category for treaty reinsurance**

**Form 29**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Non-proportional marine**

Underwriting year ended		Prior underwriting years		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
Reported claims outstanding	Gross Amount	11	110399																						110399
	Reinsurers' share	12	110399																						110399
Claims incurred but not reported	Gross Amount	13	28039																						28039
	Reinsurers' share	14	28039																						28039
Claims management costs		15																							
Adjustment for discounting	Gross Amount	16	24807																						24807
	Reinsurers' share	17	24807																						24807
	Claims management costs	18																							
Allocation to / (from) another risk category of anticipated surplus		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																							
Provision for unearned premiums		22																							
Provision for unexpired risks		23																							
Deferred acquisition costs		24																							
Other technical provisions (particulars to be specified by way of supplementary note)		25																							
Total (21+22+23-24+25)		29																							

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

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

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Non-proportional marine**

Underwriting year ended		Company registration number		GL/UK/CM		day month year			Monetary units		Category number		Currency code												
		R29	21487	GL	31	12	2009	000	540	USD															
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
		12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88
Reported claims outstanding	Gross Amount	11	1080	533	992	503	711	961	989	1425	2352	5885	24845	20314											
	Reinsurers' share	12	1080	533	992	503	711	961	989	1425	2352	5885	24845	20314											
Claims incurred but not reported	Gross Amount	13	185	91	328	114	332	735	462	731	535	1141	4628	5747											
	Reinsurers' share	14	185	91	328	114	332	735	462	731	535	1141	4628	5747											
Claims management costs		15																							
Adjustment for discounting	Gross Amount	16																							3697
	Reinsurers' share	17																							3697
	Claims management costs	18																							
Allocation to / (from) another risk category of anticipated surplus		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																							
Provision for unearned premiums		22																							
Provision for unexpired risks		23																							
Deferred acquisition costs		24																							
Other technical provisions (particulars to be specified by way of supplementary note)		25																							
Total (21+22+23-24+25)		29																							

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

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

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Non-proportional marine**

Underwriting year ended		Company registration number		GL/UK/CM		day month year			Monetary units		Category number		Currency code		
		R29	21487	GL	31	12	2009	000	540	USD					
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
		12	87	12	86	12	85								
Reported claims outstanding	Gross Amount	11	5121	32132	12556										
	Reinsurers' share	12	5121	32132	12556										
Claims incurred but not reported	Gross Amount	13	878	5509	6623										
	Reinsurers' share	14	878	5509	6623										
Claims management costs		15													
Adjustment for discounting	Gross Amount	16		13779	7331										
	Reinsurers' share	17		13779	7331										
	Claims management costs	18													
Allocation to / (from) another risk category of anticipated surplus		19													
Balance of the fund		20													
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21													
Provision for unearned premiums		22													
Provision for unexpired risks		23													
Deferred acquisition costs		24													
Other technical provisions (particulars to be specified by way of supplementary note)		25													
Total (21+22+23-24+25)		29													

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

**Form 29**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

Underwriting year ended		Prior underwriting years		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
Reported claims outstanding	Gross Amount	11	37076																						37076
	Reinsurers' share	12	37076																						37076
Claims incurred but not reported	Gross Amount	13	56756																						56756
	Reinsurers' share	14	56756																						56756
Claims management costs		15																							
Adjustment for discounting	Gross Amount	16	29440																						29440
	Reinsurers' share	17	29440																						29440
	Claims management costs	18																							
Allocation to / (from) another risk category of anticipated surplus		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																							
Provision for unearned premiums		22																							
Provision for unexpired risks		23																							
Deferred acquisition costs		24																							
Other technical provisions (particulars to be specified by way of supplementary note)		25																							
Total (21+22+23-24+25)		29																							

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

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

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

Underwriting year ended		Company registration number		GL/UK/CM		day month year			Monetary units		Category number		Currency code												
		R29	21487	GL	31	12	2009	000	570	USD															
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
		12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88
Reported claims outstanding	Gross Amount	11																						1286	288
	Reinsurers' share	12																						1286	288
Claims incurred but not reported	Gross Amount	13																						177	40
	Reinsurers' share	14																						177	40
Claims management costs		15																							
Adjustment for discounting	Gross Amount	16																							
	Reinsurers' share	17																							
	Claims management costs	18																							
Allocation to / (from) another risk category of anticipated surplus		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																							
Provision for unearned premiums		22																							
Provision for unexpired risks		23																							
Deferred acquisition costs		24																							
Other technical provisions (particulars to be specified by way of supplementary note)		25																							
Total (21+22+23-24+25)		29																							

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

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

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

Underwriting year ended		Company registration number		GL/UK/CM		day month year			Monetary units		Category number		Currency code													
		R29	21487	GL	31	12	2009	000	570	USD																
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
		12	87	12	86	12	85	12	84	12	83	12	82													
Reported claims outstanding	Gross Amount	11	21			48						35433														
	Reinsurers' share	12	21			48						35433														
Claims incurred but not reported	Gross Amount	13	3			7						56529														
	Reinsurers' share	14	3			7						56529														
Claims management costs		15																								
Adjustment for discounting	Gross Amount	16										29440														
	Reinsurers' share	17										29440														
	Claims management costs	18																								
Allocation to / (from) another risk category of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																								
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24+25)		29																								

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

**Form 29**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Proportional property**

Underwriting year ended		Prior underwriting years		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
Reported claims outstanding	Gross Amount	11	909																						909
	Reinsurers' share	12	909																						909
Claims incurred but not reported	Gross Amount	13	238																						238
	Reinsurers' share	14	238																						238
Claims management costs		15																							
Adjustment for discounting	Gross Amount	16																							
	Reinsurers' share	17																							
	Claims management costs	18																							
Allocation to / (from) another risk category of anticipated surplus		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																							
Provision for unearned premiums		22																							
Provision for unexpired risks		23																							
Deferred acquisition costs		24																							
Other technical provisions (particulars to be specified by way of supplementary note)		25																							
Total (21+22+23-24+25)		29																							

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

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

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Proportional property**

Underwriting year ended		Company registration number		GL/UK/CM		day month year			Monetary units		Category number		Currency code												
		R29	21487	GL	31	12	2009	000	660	GBP															
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
		12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88
Reported claims outstanding	Gross Amount	11									14		33		46		42		69		40		64		4
	Reinsurers' share	12									14		33		46		42		69		40		64		4
Claims incurred but not reported	Gross Amount	13									13		97		13		19		22		11		4		2
	Reinsurers' share	14									13		97		13		19		22		11		4		2
Claims management costs		15																							
Adjustment for discounting	Gross Amount	16																							
	Reinsurers' share	17																							
	Claims management costs	18																							
Allocation to / (from) another risk category of anticipated surplus		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																							
Provision for unearned premiums		22																							
Provision for unexpired risks		23																							
Deferred acquisition costs		24																							
Other technical provisions (particulars to be specified by way of supplementary note)		25																							
Total (21+22+23-24+25)		29																							

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

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

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Proportional property**

Underwriting year ended		Company registration number		GL/UK/CM		day month year			Monetary units		Category number		Currency code		
		R29	21487	GL	31	12	2009	000	660	GBP					
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
		12	87	12	86	12	85	12	84						
Reported claims outstanding	Gross Amount	11	84			478	35								
	Reinsurers' share	12	84			478	35								
Claims incurred but not reported	Gross Amount	13	38			19									
	Reinsurers' share	14	38			19									
Claims management costs		15													
Adjustment for discounting	Gross Amount	16													
	Reinsurers' share	17													
	Claims management costs	18													
Allocation to / (from) another risk category of anticipated surplus		19													
Balance of the fund		20													
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21													
Provision for unearned premiums		22													
Provision for unexpired risks		23													
Deferred acquisition costs		24													
Other technical provisions (particulars to be specified by way of supplementary note)		25													
Total (21+22+23-24+25)		29													

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

**Form 29**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Proportional liability (excluding motor)**

Underwriting year ended		Prior underwriting years		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
Reported claims outstanding	Gross Amount	11	39610																						39610
	Reinsurers' share	12	39610																						39610
Claims incurred but not reported	Gross Amount	13	120111																						120111
	Reinsurers' share	14	120111																						120111
Claims management costs		15																							
Adjustment for discounting	Gross Amount	16	50400																						50400
	Reinsurers' share	17	50400																						50400
	Claims management costs	18																							
Allocation to / (from) another risk category of anticipated surplus		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																							
Provision for unearned premiums		22																							
Provision for unexpired risks		23																							
Deferred acquisition costs		24																							
Other technical provisions (particulars to be specified by way of supplementary note)		25																							
Total (21+22+23-24+25)		29																							

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

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

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Proportional liability (excluding motor)**

Underwriting year ended		Company registration number		GL/UK/CM		day month year			Monetary units		Category number		Currency code												
		R29	21487	GL	31	12	2009	000	670	USD															
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
		12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88
Reported claims outstanding	Gross Amount	11																							
	Reinsurers' share	12																							
Claims incurred but not reported	Gross Amount	13																							
	Reinsurers' share	14																							
Claims management costs		15																							
Adjustment for discounting	Gross Amount	16																							
	Reinsurers' share	17																							
	Claims management costs	18																							
Allocation to / (from) another risk category of anticipated surplus		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																							
Provision for unearned premiums		22																							
Provision for unexpired risks		23																							
Deferred acquisition costs		24																							
Other technical provisions (particulars to be specified by way of supplementary note)		25																							
Total (21+22+23-24+25)		29																							

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

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

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2009**

FSA general insurance business reporting category

**Proportional liability (excluding motor)**

Underwriting year ended		Company registration number		GL/UK/CM		day month year			Monetary units		Category number		Currency code													
		R29	21487	GL	31	12	2009	000	670	USD																
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
		12	87	12	86	12	85	12	84	12	83	12	82													
Reported claims outstanding	Gross Amount	11										39610														
	Reinsurers' share	12										39610														
Claims incurred but not reported	Gross Amount	13										120111														
	Reinsurers' share	14										120111														
Claims management costs		15																								
Adjustment for discounting	Gross Amount	16										50400														
	Reinsurers' share	17										50400														
	Claims management costs	18																								
Allocation to / (from) another risk category of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																								
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24+25)		29																								

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

Form 30  
(Sheet 1)Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

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	Company registration number		GL/UK/CM	day	month	year	units
								R30	21487	GL	31	12	2009	£000
								6	7	8	9	10	11	
GBP	AA	11	13264138	342652	14049	4.1	619646	619646	276995	13920	4.6	1.0	4.1	
		12												
		13												
		14												
		15												
		16												
		17												
		18												
		19												
		20												
Other currencies		21												
Total		29	13264138	342652			619646	619646	276995	13920				

**General insurance business: Expected income and yield from admissible assets covering discounted provisions****Form 30  
(Sheet 2)**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

		Company registration number	GL/ UK/ CM	day	month	year	units	
		<b>R30</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>
<b>Type of Asset</b>		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 %		
		<b>1</b>	<b>2</b>	<b>3</b>		<b>4</b>		
Land and buildings		<b>31</b>						
Fixed interest securities	Approved securities	<b>32</b>						
	Other	<b>33</b>						
Variable interest and variable yield securities (excluding items shown in line 36)	Approved securities	<b>34</b>						
	Other	<b>35</b>						
Equity shares and holdings in collective investment schemes		<b>36</b>						
Loans secured by mortgages		<b>37</b>						
All other assets	Producing income	<b>38</b>						
	Not producing income	<b>39</b>						
Total		<b>49</b>						

## 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 International Insurance 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.**

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			
						<b>R31</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>000</b>	<b>160</b>	<b>GBP</b>	<b>AA</b>
12	2009	11	54885	27466		57691	43901	4055			105647	214780	49.2		
12	2008	12	105143	5518	77157	47567	9762	229	55179	4576	(2197)	245844	54.8		
12	2007	13	197693	5146	217730	12430	6709	111	16083	1322	1845	276852	85.6		
12	2006	14	194744	2235	207226	3272	2913	38	4697	143	1383	367564	58.1		
12	2005	15	216905	386	229586	2296	1571	14	2269	33	1579	384014	60.8		
12	2004	16	169085	57	228265	1392	281	6	670	18	991	374122	61.5		
12	2003	17	204094	188	226982	1391	1045	3	2055	7	377	330144	69.5		
12	2002	18	308898	372	263719	1239	1908	2	2795	3	351	366387	72.8		
12	2001	19	385730	535	382807	842	2490	2	2739	2	593	543660	71.0		
12	2000	20	522958	25	506324	151	109	3	267	4	(8)	649731	78.0		
Prior accident years		21		106		3576	1575		2177		2974				
Total (11 to 21)		29		42034		131847	72264	4463	88931	6108	113535				
Line 29 expressed in sterling		30				131847	72264	4463	88931	6108	113535				



## 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 International Insurance 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

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

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			
						<b>R31</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>000</b>	<b>261</b>	<b>GBP</b>	<b>AA</b>
12	2009	11	48751	20615	121873	147246	43351			312470	604180	51.7			
12	2008	12	73276	8372	136140	127087	67451	4725	166288	58115	(25140)	702764	47.7		
12	2007	13	135563	7361	389562	42342	39292	1896	90154	6285	(12909)	683788	69.2		
12	2006	14	100644	2844	291667	7452	15985	536	31083	1320	(8430)	724458	43.6		
12	2005	15	124330	368	299443	2836	5354	188	14564	382	(6568)	748405	41.1		
12	2004	16	127300	182	227638	1632	1053	42	5229	12	(2514)	617708	37.3		
12	2003	17	57956	330	221798	2603	2182	15	7433	4	(2637)	544854	41.6		
12	2002	18	76896	345	189504	114	2600	12	4007	2	(1283)	465694	41.3		
12	2001	19	62321	407	240516	49	2155	1	3185		(980)	406786	59.7		
12	2000	20	81292	13	308422	50	104		1385		(1231)	398824	77.4		
Prior accident years		21		381	328	1237			4346		(2781)				
Total (11 to 21)		29		41218	306366	284659	50766		327674	66120	247997				
Line 29 expressed in sterling		30			306366	284659	50766		327674	66120	247997				

## 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 International Insurance 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

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

		Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code		
		<b>R31</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>000</b>	<b>262</b>	<b>GBP</b>	<b>AA</b>	
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	365		8342	10545	2872			21759	84296	25.8
12	2008	12	579	5912	7368	3194	274	9326	3017	(1507)	94970	17.6
12	2007	13	2293	35171	5904	1199	126	11021	732	(4524)	95911	44.2
12	2006	14	1266	26199	923	862	10	2624	86	(915)	94139	29.7
12	2005	15	823	25630	81	185		622	15	(371)	95933	27.0
12	2004	16	781	15243	198	42		42		198	71676	21.6
12	2003	17	1017	18715	255	277		363		169	68680	28.0
12	2002	18	1325	17456	28	43		10		61	57928	30.3
12	2001	19	1773	26684	6	32		29		9	52273	51.1
12	2000	20	2795	49661	223	398		483		138	52730	95.4
Prior accident years		21			76	845		1429		(508)		
Total (11 to 21)		29	905		23404	17622	3282	25949	3850	14509		
Line 29 expressed in sterling		30			23404	17622	3282	25949	3850	14509		

## 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 International Insurance 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**

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			
						<b>R31</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>000</b>	<b>271</b>	<b>GBP</b>	<b>AA</b>
12	2009	11	356		1079	49228	28337			78644	123949	63.4			
12	2008	12	1120	1545	10604	78396	11811	58121	38891	3799	152194	67.3			
12	2007	13	3590	964	14871	58706	3921	78046	10323	(10871)	168127	53.1			
12	2006	14	1972	1294	21226	45239	1262	70200	4026	(6499)	177589	52.9			
12	2005	15	3630	274	15166	13888	518	28131	18074	(16633)	158240	45.7			
12	2004	16	3759	669	8063	6724	342	17013	2866	(4750)	150921	56.8			
12	2003	17	3904	344	2532	6960	118	5771	269	3570	122742	62.3			
12	2002	18	5775	212	2600	3986	13	5032	104	1463	83586	94.3			
12	2001	19	3466	84	401	556	218	1080	191	(96)	81001	89.8			
12	2000	20	8742	142	581	4186	1227	4946	2957	(1909)	88387	107.3			
Prior accident years		21		7715	36126	155425	769866	197559	762522	1336					
Total (11 to 21)		29		15673	113249	423294	817633	465899	840223	48054					
Line 29 expressed in sterling		30			113249	423294	817633	465899	840223	48054					



## 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 International Insurance 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		
		<b>R31</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>000</b>	<b>271</b>	<b>GBP</b>	<b>AA</b>	
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	19141	189	42961	33	2678	19300	883	19722	1406		
12	1985	12798	172	37263	104	1401	14296	1711	14255	(165)		
12	1984	13015	318	33540	297	532	19300	2692	17978	(541)		
12	1983	12916	139	33726	830	1478	16441	2435	15842	472		
12	1982	13479	172	33301	517	1615	14296	2005	13572	851		
12	1981	9546	157	21588	481	1054	10008	2134	9806	(397)		
12	1980	9665	158	20559	135	1129	11437	2143	10718	(160)		
12	1979	9757	183	17681	519	224	15011	2114	12920	720		
12	1978	9423	118	16703	91	135	14296	1260	12694	568		
12	1977	10380	125	28281	4041	3923	52897	3572	56873	416		
12	1976	13815	206	19854	1530	174	14296	2009	13286	705		
12	1975	30109	1392	91126	16834	110012	407451	130781	407357	(3841)		

## 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 International Insurance 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

**Professional indemnity**

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported				
		1	2	3	4	5	6	7	8	9	10	11	
12	2009	11	100		1450		1669	51361	1108		54138	60036	90.2
12	2008	12	435	1777	3295	9827	54650	511	67454	1221	(3687)	72218	94.6
12	2007	13	282	985	9767	6439	54436	482	54256	662	6439	64861	109.7
12	2006	14	375	1057	15888	3067	39140	212	45196	361	(3138)	93789	62.2
12	2005	15	1273	1838	16410	935	39991	133	40054	209	796	107433	53.5
12	2004	16	1631	2572	16624	453	21766	43	31149	136	(9023)	88932	43.7
12	2003	17	1560	1475	16164	266	30639	14	32157	38	(1276)	78645	59.9
12	2002	18	1287	280	15686	222	27295		27501	13	3	62816	68.8
12	2001	19	737	220	15138	219	14700		18913		(3994)	41619	72.2
12	2000	20	1026	1	15095	233	3319		6008		(2456)	33876	55.0
Prior accident years		21		49		8665	4065		18555		(5825)		
Total (11 to 21)		29		11704		31995	341362	2503	341243	2640	31977		
Line 29 expressed in sterling		30				31995	341362	2503	341243	2640	31977		

## 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 International Insurance 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

**Professional indemnity**

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %			
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported						
		1	2	3	4	5	6	7	8	9	10	11			
						<b>R31</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>000</b>	<b>272</b>	<b>GBP</b>	<b>AA</b>
12	1999	699	1	13205	3293	861		10030		(5876)	30616	56.7			
12	1998	703	8	26066	2290	786		2937		139	31963	91.2			
12	1997	540	1	18219	2300	1027		3541		(214)	31566	68.3			
12	1996	467	12	19545	79	99		72		106	33168	59.5			
12	1995	37	6	4506	237	76		85		228	8032	60.0			
12	1994	43	3	2060	73	349		561		(139)	4137	60.0			
12	1993	40	3	1372	38	61		207		(108)					
12	1992	38	1	864	35	132		179		(12)					
12	1991	27	2	474	215	119		134		200					
12	1990	18	1	253	10			4		6					
12	1989	16	2	595	84	7		7		84					
12	1988	16	1	(251)		15		16		(1)					
12	1987	17	1	410		392		450		(58)					

## 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 International Insurance 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

**Professional indemnity**

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %			
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported						
		1	2	3	4	5	6	7	8	9	10	11			
						<b>R31</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>000</b>	<b>272</b>	<b>GBP</b>	<b>AA</b>
12	1986	7	1	5			2		3	(1)					
12	1985	3	1	234	11		45		19	37					
12	1984	1	1	880			89		305	(216)					
12	1983	1	1	4			1		1						
12	1982	1	1	1			1		1						
12	1981	1		4											
12	1980		1				1		1						
12	1979														
12	1978														
12	1977														
12	1976	2		2											
12	1975	3	1	49			2		2						

## 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 International Insurance 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

**Public and products liability**

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %			
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported						
		1	2	3	4	5	6	7	8	9	10	11			
						<b>R31</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>000</b>	<b>273</b>	<b>GBP</b>	<b>AA</b>
12	2009	11	1382		4604	70987	30221			105812	153257	69.0			
12	2008	12	4205	6842	25208	76195	8779	74579	30757	4846	182292	64.2			
12	2007	13	5758	23404	21913	51019	2750	69708	6189	(215)	168959	58.6			
12	2006	14	6927	36825	18245	35008	878	60959	2606	(9434)	191243	47.6			
12	2005	15	8797	44314	15285	11569	257	33647	703	(7239)	191476	37.3			
12	2004	16	10704	51034	9702	2423	106	11627	226	378	198816	31.8			
12	2003	17	9870	54500	3629	302	35	5110	91	(1235)	166690	35.1			
12	2002	18	10153	74425	4344	252	2980	6017	3894	(2335)	134089	61.2			
12	2001	19	13071	81146	3279	8717	4664	12338	9874	(5552)	122742	79.7			
12	2000	20	21778	102209	2895	3290	1502	5804	3384	(1501)	116075	94.7			
Prior accident years		21			14770	26431	4051	44213	8755	(7716)					
Total (11 to 21)		29	20967		123874	286193	56223	324002	66479	75809					
Line 29 expressed in sterling		30			123874	286193	56223	324002	66479	75809					

## 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 International Insurance 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

**Public and products liability**

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %			
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported						
		1	2	3	4	5	6	7	8	9	10	11			
						<b>R31</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>000</b>	<b>273</b>	<b>GBP</b>	<b>AA</b>
12	1999	23754	311	119367	4261	3552	1215	7196	2411	(579)	155724	82.5			
12	1998	22725	338	141637	4693	8552	1766	12898	1885	228	164461	95.2			
12	1997	21553	167	118633	2501	3662	140	6210	451	(358)	161365	77.4			
12	1996	19032	77	99032	296	1219	49	1808	29	(273)	160574	62.6			
12	1995	18722	58	117224	99	1148	307	1763	1327	(1536)	189421	62.7			
12	1994	19632	27	110340	39	1270	113	1560	399	(537)	196545	56.9			
12	1993	25246	26	116691	678	626	84	664	322	402					
12	1992	26938	12	108655	1323	423	17	1689	27	47					
12	1991	29708	10	98071	167	43	28	509	111	(382)					
12	1990	29842	7	118087	13	243	6	569	49	(356)					
12	1989	28468	11	89516	1	558		884	9	(334)					
12	1988	28063	5	66742	3	141		314	9	(179)					
12	1987	32741	8	69043	4	152		239	9	(92)					

## 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 International Insurance 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

**Public and products liability**

		Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code		
		<b>R31</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>000</b>	<b>273</b>	<b>GBP</b>	<b>AA</b>	
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	33358	5	56363	3	1470		1629	9	(165)		
12	1985	34889	6	43597	4	587	131	660	504	(442)		
12	1984	41830	5	42590	188	94	3	135	20	130		
12	1983	44633	1	40307	20	42	3	183	20	(138)		
12	1982	44608	4	32156	20	144		1454	9	(1299)		
12	1981	41477	3	23967	5	262		465	9	(207)		
12	1980	34943	5	22980	5	152		133	14	10		
12	1979	36125	3	17964	1	69	21	211	142	(262)		
12	1978	34056	2	18186	1	96	11	192	22	(106)		
12	1977	33236	2	12540	79	24		67	22	14		
12	1976	41075	6	14710	83	362	28	536	128	(191)		
12	1975	38446	24	41289	283	1540	129	2245	818	(1111)		

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

Form 32

Name of insurer **Aviva International Insurance 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

**Motor other**

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %	
Month	Year	Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported						
		1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2009	11	9477	8929	10769	20658	2860			34287	47987	71.5	100	18.4	
12	2008	12	17377	6656	13702	22404	319	22015	3931	8106	47631	100.3	103	23.3	
12	2007	13	23850	3959	29278	8529	87	15762	265	(3126)	54548	77.3	121	23.0	
12	2006	14	23012	2849	29946	8060	28	13179	77	(2061)	65298	63.0	122	21.2	
12	2005	15	25543	1782	29971	2698	5920	11	7473	23	1133	62357	61.9	114	24.0
12	2004	16	24863	203	31268	2192	4271	4	8457	12	(2002)	75548	49.9	138	18.2
12	2003	17	21531	39	23616	186	5207	1	6756	3	(1365)	54923	52.8	105	20.5
12	2002	18	23975	9	26790	120	316	1	786		(349)	51202	53.2	102	23.5
12	2001	19	25457	11	43512	370	439		1031		(222)	60773	72.9	128	19.9
12	2000	20	44360	28	69282	214	24		76		162	84366	82.4	207	21.4
Prior accident years		21		52	114	1065		1135		44					
Total (11 to 21)		29		24517	35384	76893	3311	76670	4311	34607					
Line 29 expressed in sterling		30			35384	76893	3311	76670	4311	34607					

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

Form 34

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2009**Reporting territory **World Wide**

FSA general insurance business reporting category

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

Underwriting year ended		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (2+3+4-5-6)	Gross premiums written	Claims ratio %	
Month	Year	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported				
		1	2	3	4	5	6	7	8	9	
12	2009	11									
12	2008	12									
12	2007	13									
12	2006	14									
12	2005	15									
12	2004	16									
12	2003	17	12302	1809	7178	3734	7534	2820	2367	81531	30.7
12	2002	18	30827	1249	5035	3831	5963	5365	(1213)	116675	35.1
12	2001	19	61907	(2035)	12955	33354	30690	6428	7156	126006	84.3
12	2000	20	61889	6921	130241	3035	100659	9870	29668	48208	419.2
Prior underwriting years		21		2729	24998	9311	28567	8285	186		
Total (11 to 21)		29		10673	180407	53265	173413	32768	38164		
Line 29 expressed in sterling		30		6609	111721	32986	107390	20292	23634		

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

**Form 34**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2009**

Reporting territory **World Wide**

FSA general insurance business reporting category

**Marine liability**

Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
<b>R34</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>000</b>	<b>341</b>	<b>USD</b>	<b>WW</b>

Underwriting year ended			Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (2+3+4-5-6)	Gross premiums written	Claims ratio %
Month	Year		In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9
12	2009	11									
12	2008	12									
12	2007	13									
12	2006	14									
12	2005	15									
12	2004	16									
12	2003	17									
12	2002	18									
12	2001	19									
12	2000	20									
Prior underwriting years		21		21182	107813	27720	154423	51893	(49601)		
Total (11 to 21)		29		21182	107813	27720	154423	51893	(49601)		
Line 29 expressed in sterling		30		13117	66766	17166	95630	32136	(30717)		

**Currency rates****Form 36**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

	Company registration number	GL/ UK/ CM	day	month	year	
	<b>R36</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>
Name of currency	Currency code		no. of units to £ sterling			
US dollar	USD		1.614800			

**Equalisation provisions****Form 37**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

					Company registration number	GL/ UK/ CM	day	month	year	units	
					R37	21487	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			
<b>Calculation of the maximum provision</b>		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>			
Total net premiums written in the previous 4 years	11	6368722	347100	30797							
Net premiums written in the current year	12	1141537	84296	7797							39
Maximum provision	13	300410	17256	3088					320754		485
<b>Calculation of the transfer to/from the provision</b>											
Equalisation provision brought forward	21								337291		150
Transfers in	22	34246	2529	468					37243		
Total abnormal loss	23										
Provisional transfers out	24										325
Excess of provisional transfer out over fund available	25										175
Provisional amount carried forward (21+22-24+25)	26								374534		
Excess, if any, of 26 over 13	27								53780		
Equalisation provision carried forward (26-27)	28								320754		
Transfer in/(out) for financial year (28-21)	29								(16537)		(150)

## Equalisation provisions technical account: Accident year accounting

Form 38

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

		Company registration number	GL/UK/CM	day	month	year	units	
		<b>R38</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)		
		1	2	3	4	5		
<b>Other than credit business</b>								
Net premiums earned	11	1330790	84296	9598				
Claims incurred net of reinsurance	12	747649	14509	6187				
Trigger claims value	13	964823	61115	9118				
Abnormal loss	19							
Trigger claims ratio		72.5 %	72.5 %	95 %	25 %	100 %		

**Credit business**

Net premiums earned	21	39
Claims incurred net of reinsurance	22	364
Claims management costs	23	
Net operating expenditure	24	
Technical surplus / (deficit) (21-22-23-24)	29	(325)

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009****Additional information as required by rule 9.25 of the Accounts and Statements Rules**

<b>Reinsurer details As required by rule 9.25; (Para 1(a))</b>	<b>Connection (Para 1(b))</b>	<b>Prop. RI Treaties (Para 1(c)(i)) £000</b>	<b>Non Prop. RI Treaties (Para 1(c)(ii)) £000</b>	<b>Debts O/S (Para 1(d)) £000</b>	<b>Deposits Rec.d (Para 1(e)) £000</b>	<b>Antic. Recov. (Para 1(f)) £000</b>	<b>Comments</b>
Renaissance Reinsurance Ltd, Renaissance House, 8 - 20 East Broadway, Pembroke HM 19, Bermuda	None		2,208	248			
DaVinci Reinsurance Ltd (as Renaissance Re)	None						With effect from 2007 included in Ren. Re
Top Layer Reinsurance Ltd, (as Renaissance Re)	None						With effect from 2007 included in Ren Re
National Indemnity Company, 3024 Harney Street, Omaha, Nebraska 68131, USA	None			181,112		695,118	
HSBC Insurance (Ireland) Limited, 1 Grand Canal Square, Grand Canal Harbour, Dublin 2, Ireland	None	30,612		1,912		140,636	
Aioi Insurance Company Limited, 1-28-1 Ebisu Shibuya-Ku, Tokyo 150-8488, Japan	None			57		8,714	
Millea Group, Tokio Marine and Fire Insurance Company Limited, 2-1 Marunouchi 1- Chome, Chiyoda-Ku, Tokyo 100-8050, Japan	None		195	25		88	
Tokio Millenium Re, Wellesley House North, 90 Pitts Bay Road, Pembroke HM08, Bermuda	None						Subsidiary of Millea Group Tokio Marine and Fire Insurance Company Limited

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 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		47,808				
Swiss Reinsurance Company Ltd, Mythenquai 50/60, CH-8022 Zurich, Switzerland	None		17,148	504		32,509	
Munich Reinsurance Co., 107 Koenigstrasse, 80802 Munich, Germany	None	5,162	7,228	2,543		30,844	
New Reinsurance Company, 6-8 rue de L'Athene, Case postale 3504, CH-1211 Geneve 3, Switzerland	None						With effect from 2007 included in Munich Re
Lloyd's Underwriters, 1 Lime Street, London EC3M 7HA	None						With effect from 2007 included within relevant parent group
Aviva Re Ltd, Cannon's Court, 22 Victoria Street, Hamilton HM 12, Bermuda	Fellow group company		6,675	3,106		11,921	
General Reinsurance UK Ltd (Berkshire Hathaway Inc.) 1441 Kiewit Plaza, Omaha NE68131 USA	None		940	8		5,262	
Partner Reinsurance Company, Wellesley House, 90 Pitts Bay Raod, Pembroke HM 08, Bermuda	None		2,063	49		1,428	

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009****Additional information as required by rule 9.25 of the Accounts and Statements Rules**

<b>Reinsurer details As required by rule 9.25; (Para 1(a))</b>	<b>Connection (Para 1(b))</b>	<b>Prop. RI Treaties (Para 1(c)(i)) £000</b>	<b>Non Prop. RI Treaties (Para 1(c)(ii)) £000</b>	<b>Debts O/S (Para 1(d)) £000</b>	<b>Deposits Rec.d (Para 1(e)) £000</b>	<b>Antic. Recov. (Para 1(f)) £000</b>	<b>Comments</b>
Montpelier Reinsurance Limited, 94 Pitts Bay Road, Pembroke HM08, Hamilton, Bermuda	None		1,055	108			

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009****Additional information as required by rule 9.26 of the Accounts and Statements Rules**

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009****Additional information as required by rule 9.27 of the Accounts and Statements Rules**

<b>Cedant details</b>  <b>As required by Rule 9.27 (Para 1(a))</b>	<b>Connection</b>  <b>(Para 1(b))</b>	<b>Premiums receivable</b>  <b>(Para 1(c)) £000</b>	<b>Deposits made included at F13L57</b>  <b>(Para 1(d)) £000</b>	<b>Debts outstanding included at F13L74</b>  <b>(Para 1(e)) £000</b>	<b>Comments</b>
Aviva Insurance UK Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Subsidiary	901,413			50% quota share agreement
London and Edinburgh Insurance Company Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Subsidiary	64,344			50% quota share agreement
Gresham Insurance Company Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Subsidiary	228,621			100% quota share agreement

Name of insurer **Aviva International Insurance 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 Programme
- 2.2: Aviva Property, Engineering and CAR Per Risk Conflagration Excess of Loss 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 Clash 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 Quota Share and Surplus Treaty
- 4.5: Bonds and Guarantee Quota Share Treaty
- 4.6: HSBC Corporate Partner Quota Share
- 4.7: Hamilton Insurance "Non-Venture" Quota Share

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

### **6. Reinsurance Premiums Analysis**

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

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

**1. Property Per Event Catastrophe Covers**

**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

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**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

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Name of insurer **Aviva International Insurance 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

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**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 reinsurance

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 year contract term

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

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Name of insurer **Aviva International Insurance 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 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

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### **2.2: Aviva Property, Engineering and CAR Per Risk Excess of Loss Conflagration Programme**

Type of Business Covered:	Commercial Property Engineering and Contract Works insurance and reinsurance
Type of Cover:	Per Risk Excess of Loss Conflagration 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

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Name of insurer **Aviva International Insurance 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

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

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

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

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**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

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**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 International Insurance 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

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### **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 Programme

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

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Name of insurer **Aviva International Insurance 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: - 01/07/2009 - 30/06/2010

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**4.4: Latent Defects Quota Share and Surplus Treaty**

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

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**4.5: Bonds and Guarantee Quota Share Treaty**

Type of Business Covered: Bonds & Guarantee

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 International Insurance 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**

Type of Business Covered: Household, Creditor and Travel

Type of Cover: Quota Share

Business Reinsured: UK – HSBC Corporate Partners Portfolio

Details: Cedes 40% - 80% of HBSC business

Comments Ceded business is not covered by the reinsurance programmes outlined above

Period of Cover: - 01/01/2009 – 31/12/2009

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

Type of Business Covered: Creditor & Household Insurance

Type of Cover: Quota Share

Business Reinsured: UK – Hamilton Insurance Company Limited

Details: 100% of all Non-venture Business

Comments Covers all business underwritten by Hamilton Insurance prior to its sale to the company, which is not covered by the joint venture agreement.

Period of Cover: - 01/01/2009 – 31/12/2009

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Name of insurer **Aviva International Insurance 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
<b>Professional Indemnity</b>	£2,500,000
<b>Marine</b>	£1,000,000
<b>Latent Defects</b>	£10,000,000
<b>Bonds &amp; Guarantees</b>	£4,000,000

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

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

**6. Reinsurance Premiums Analysis**

<b>Combined categories</b>	<b>Facultative</b>	<b>Non-facultative</b>	<b>Total</b>
	<b>£000</b>	<b>£000</b>	<b>£000</b>
Accident & health (110)		5,818	5,818
Personal lines motor (120)		1,413	1,413
Household and domestic all risks (160)		(4,324)	(4,324)
Personal lines financial loss (180)		74,973	74,973
Commercial motor (220)		8,412	8,412
Commercial lines property (260)	974	105,652	106,626
Commercial lines liability (270)	193	6,608	6,801
Commercial lines financial loss (280)			
Aviation (330)		377	377
Marine (340)		35	35
Goods in transit (350)		858	858
Non-proportional aviation (530)		(51)	(51)
Proportional aviation (630)		79	79
<b>Total</b>	<b>1,167</b>	<b>199,850</b>	<b>201,017</b>

**Additional information on financial reinsurance and financing arrangements: general insurers as required by rule 9.32A of the Accounts and statements Rules**

Name of insurer **Aviva international Insurance Limited**

Global business

Financial year ended **31st December 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.

Returns under the Accounts and Statements Rules

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

**Aviva International Insurance Limited**

**Global business**

**Financial year ended 31st December 2009**

We certify that:

1) the return has been properly prepared in accordance with the requirements in IPRU(INS), GENPRU and INSPRU as modified by the written concession and directions referred to in supplementary note 0101; and

2) we are satisfied that:

a) throughout the financial year, each of the firms in the group has complied in all material respects with the requirements in SYSC and PRIN as well as the provisions of IPRU(INS), GENPRU and INSPRU; and

b) it is reasonable to believe that each of the firms in the group has continued so to comply subsequently and will continue so to comply in future.

Andrew Moss, Director

Patrick Regan, Director

Mark Hodges, Director

26 March 2010

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

### **Aviva International Insurance Limited**

#### **Global business**

#### **Financial year ended 31 December 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 32, 34 and 36 to 39 (including the supplementary notes) ("the Forms"); and
- the statements required by IPRU(INS) rules 9.25, 9.26, 9.27 and 9.29 ("the statements").

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

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

This report is made solely to the insurer's directors, in accordance with IPRU(INS) rule 9.35. Our examination has been undertaken so that we might state to the insurer's directors those matters we are required by the Rules to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the insurer for our examination, for this report, or for the opinion we have formed.

#### **Respective responsibilities of the insurer and its auditors**

The insurer is responsible for the preparation of an annual return (including the Forms and the statements) under the provisions of the Rules. The requirements of the Rules have been modified by the directions issued under section 148 of the Act on 6 February 2009 and the written concessions referred to in supplementary note 0101. Under IPRU(INS) rule 9.11 the Forms and the statements are required to be prepared in the manner specified by the Rules and to state fairly the information provided on the basis required by the Rules.

It is our responsibility to form an independent opinion as to whether the Forms and the statements meet these requirements, and to report our opinion to you. We are also required to report to you if, in our opinion, the insurer has not kept 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 26 March 2010. It also included an assessment of the significant estimates and judgments made by the insurer in the preparation of the Forms and the statements.

We planned and performed our work so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the Forms and the statements are free from material misstatement, whether caused by fraud or other irregularity or error, and comply with IPRU(INS) rule 9.11.

**Opinion**

In our opinion the Forms and the statements fairly state the information provided on the basis required by the Rules as modified and have been properly prepared in accordance with the provisions of those Rules.

Ernst & Young LLP  
Registered Auditor  
London  
26 March 2010

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva International Insurance Limited

#### Financial year ended 31 December 2009

##### \*0101\* MODIFICATION TO THE RETURN

This return has been prepared in accordance with the Accounts and Statements Rules as modified by the following written concessions:

An order issued on 31 May 2000 permitting the submission of abbreviated information with regard to complex reinsurance agreements, thereby avoiding the production of large volumes of data and facilitating the production of meaningful supervisory information. This written concession, which was originally issued under section 68 of the Insurance Companies Act 1982, remains in force in relation to the equivalent rules in the FSA Handbook by virtue of the transitional provisions of the Supervision Manual.

This return has been prepared in accordance with the Accounts and Statements Rules as modified by a direction made under section 148 of the Financial Services and Markets Act 2000 ('the Act') in February 2009. The effect of the direction is to enable Aviva International Insurance Limited to provide a group return in respect of the companies listed below, such companies having entered into a Mutual Deed of Guarantee.

The Financial Services Authority, on the application of the firms, made a direction in February 2009 under section 148 of the Financial Services and Markets Act 2000. The direction allows the firms to reduce their deduction for intangible assets by an amount equal to the provision for any deferred tax liability arising on goodwill and the acquired value of in-force business.

Based on the application of Aviva International Insurance Limited and Aviva Insurance Limited the Financial Services Authority made a direction in June 2009 under section 148 of the Financial Services and Markets Act 2000. The direction allows the firms to increase the limit for its unlisted subsidiaries valued at market value to 2% per entity where part of the exposure would otherwise fall within INSPRU 2.1.22RA(ii). The value recognised is limited to 80% of the full market value.

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

The following companies are included in this Group return:

Aviva International Insurance Limited  
 Aviva Insurance Limited  
 CGU Bonus Limited  
 CGU Underwriting Limited  
 Hamilton Insurance Company Limited  
 The Ocean Marine Insurance Company Limited  
 Scottish Boiler and General Insurance Company Limited  
 RAC Insurance Limited  
 The World Auxiliary Insurance Corporation Limited

Forms 1, 3, 11 and 12 for each individual company included in this group return are shown on the following pages. The sums of the amounts for the individual Group companies differ from the totals in the Group return. This is because some of these companies are owned by other companies included in the Group return and because amounts due to or from Group companies and reinsurance arrangements between Group companies are eliminated in the Group return. These differences are highlighted as Consolidated Adjustments in a separate Form below.

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

Form 1

**Statement of solvency – general insurance business**

Name of insurer **Consolidated Adjustments**  
 Global business

Financial year ended **31st December 2009**

Solo solvency calculation

**Company registration**  
**number**

GL/UK/CM

day month year

units

<b>R1</b>	<b>GL</b>	<b>31 12 2009</b>	<b>£000</b>
		As at end of this financial year <b>1</b>	As at end of the previous year <b>2</b>

**Capital resources**

Capital resources arising outside the long-term insurance fund	<b>11</b>	(7963989)	(8572904)
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	<b>12</b>		
Capital resources available to cover general insurance business capital resources requirement (11-12)	<b>13</b>	(7963989)	(8572904)

**Guarantee fund**

Guarantee fund requirement	<b>21</b>	(5955434)	(7228081)
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	(2008555)	(1344823)

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	(74005)	(62304)
Base capital resources requirement	<b>33</b>	(23952)	(19357)
Individual minimum capital requirement	<b>34</b>	(80177)	(66519)
Capital requirements of regulated related undertakings	<b>35</b>	(5922300)	(7201778)
Minimum capital requirement (34+35)	<b>36</b>	(6002477)	(7268297)
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	(4962750)	(4938756)
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	(3462132)	(3121680)

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	(6002477)	(7268297)
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	(1961512)	(1304607)

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	<b>51</b>		
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Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

Form 1

**Statement of solvency – general insurance business**

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

Financial year ended **31st December 2009**

Adjusted Solo solvency calculation	Company registration number	GL/UK/CM	day month year	units
R1	21487	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		8494917	8542698
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		8494917	8542698

**Guarantee fund**

Guarantee fund requirement	21		5990234	7436230
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22		2504683	1106468

**Minimum capital requirement (MCR)**

General insurance capital requirement	31		357103	397355
Base capital resources requirement	33		3128	2518
Individual minimum capital requirement	34		357103	397355
Capital requirements of regulated related undertakings	35		5871200	7303778
Minimum capital requirement (34+35)	36		6228303	7701133
Excess (deficiency) of available capital resources to cover 50% of MCR	37		5380766	4692132
Excess (deficiency) of available capital resources to cover 75% of MCR	38		3823690	2766848

**Capital resources requirement (CRR)**

Capital resources requirement	41		6228303	7701133
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42		2266614	841565

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51		1748000	1826000
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Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

Form 1

**Statement of solvency – general insurance business**

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

Financial year ended **31st December 2009**

Adjusted Solo solvency calculation	Company registration number	GL/UK/CM	day month year	units
R1	SC2116	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	7891131	8228178
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	7891131	8228178

**Guarantee fund**

Guarantee fund requirement	21	5656949	6921995
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	2234182	1306183

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	271348	277550
Base capital resources requirement	33	3128	2518
Individual minimum capital requirement	34	271348	277550
Capital requirements of regulated related undertakings	35	5566500	6829478
Minimum capital requirement (34+35)	36	5837848	7107028
Excess (deficiency) of available capital resources to cover 50% of MCR	37	4972207	4674664
Excess (deficiency) of available capital resources to cover 75% of MCR	38	3512745	2897907

**Capital resources requirement (CRR)**

Capital resources requirement	41	5837848	7107028
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	2053283	1121150

**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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Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

Form 1

**Statement of solvency – general insurance business**

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

Financial year ended **31st December 2009**

Solo solvency calculation

**Company registration**  
**number**

GL/UK/CM

day month year

units

<b>R1</b>	<b>SC8140</b>	<b>GL</b>	<b>31 12 2009</b>	<b>£000</b>
			As at end of this financial year <b>1</b>	As at end of the previous year <b>2</b>

**Capital resources**

Capital resources arising outside the long-term insurance fund	<b>11</b>		199923	130637
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	<b>12</b>			
Capital resources available to cover general insurance business capital resources requirement (11-12)	<b>13</b>		199923	130637

**Guarantee fund**

Guarantee fund requirement	<b>21</b>		6600	11965
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>		193323	118672

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>		19799	35896
Base capital resources requirement	<b>33</b>		3128	2518
Individual minimum capital requirement	<b>34</b>		19799	35896
Capital requirements of regulated related undertakings	<b>35</b>			
Minimum capital requirement (34+35)	<b>36</b>		19799	35896
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>		190023	112689
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>		185074	103715

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>		19799	35896
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>		180124	94741

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	<b>51</b>			
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Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

Form 1

**Statement of solvency – general insurance business**

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

Financial year ended **31st December 2009**

Solo solvency calculation

**Company registration**  
**number**

GL/UK/CM

day month year

units

<b>R1</b>	<b>94405</b>	<b>GL</b>	<b>31 12 2009</b>	<b>£000</b>
			As at end of this financial year <b>1</b>	As at end of the previous year <b>2</b>

**Capital resources**

Capital resources arising outside the long-term insurance fund	<b>11</b>	135978	107470
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	<b>12</b>		
Capital resources available to cover general insurance business capital resources requirement (11-12)	<b>13</b>	135978	107470

**Guarantee fund**

Guarantee fund requirement	<b>21</b>	12972	12972
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	123006	94498

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	38916	38916
Base capital resources requirement	<b>33</b>	3128	2518
Individual minimum capital requirement	<b>34</b>	38916	38916
Capital requirements of regulated related undertakings	<b>35</b>		
Minimum capital requirement (34+35)	<b>36</b>	38916	38916
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	116520	88012
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	106791	78283

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	38916	38916
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	97062	68554

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	<b>51</b>		
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Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

Form 1

**Statement of solvency – general insurance business**

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

Financial year ended **31st December 2009**

Solo solvency calculation

**Company registration**  
**number**

GL/UK/CM

day month year

units

<b>R1</b>	<b>1655888</b>	<b>GL</b>	<b>31 12 2009</b>	<b>£000</b>
			As at end of this financial year <b>1</b>	As at end of the previous year <b>2</b>

**Capital resources**

Capital resources arising outside the long-term insurance fund	<b>11</b>		58066	59625
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	<b>12</b>			
Capital resources available to cover general insurance business capital resources requirement (11-12)	<b>13</b>		58066	59625

**Guarantee fund**

Guarantee fund requirement	<b>21</b>		3418	3899
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>		54648	55726

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>		10253	11696
Base capital resources requirement	<b>33</b>		3128	2518
Individual minimum capital requirement	<b>34</b>		10253	11696
Capital requirements of regulated related undertakings	<b>35</b>			
Minimum capital requirement (34+35)	<b>36</b>		10253	11696
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>		52939	53777
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>		50376	50853

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>		10253	11696
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>		47813	47929

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	<b>51</b>			
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Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

Form 1

**Statement of solvency – general insurance business**

Name of insurer **The Ocean Marine 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	27204	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	28820	63846
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	28820	63846

**Guarantee fund**

Guarantee fund requirement	21	3128	2518
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	25692	61328

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	5446	7496
Base capital resources requirement	33	3128	2518
Individual minimum capital requirement	34	5446	7496
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	5446	7496
Excess (deficiency) of available capital resources to cover 50% of MCR	37	26097	60098
Excess (deficiency) of available capital resources to cover 75% of MCR	38	24735	58224

**Capital resources requirement (CRR)**

Capital resources requirement	41	5446	7496
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	23374	56350

**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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Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

Form 1

**Statement of solvency – general insurance business**

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

Financial year ended **31st December 2009**

Solo solvency calculation

**Company registration**  
**number**

GL/UK/CM

day month year

units

<b>R1</b>	<b>2355834</b>	<b>GL</b>	<b>31 12 2009</b>	<b>£000</b>
			As at end of this financial year <b>1</b>	As at end of the previous year <b>2</b>

**Capital resources**

Capital resources arising outside the long-term insurance fund	<b>11</b>		18587	16865
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	<b>12</b>			
Capital resources available to cover general insurance business capital resources requirement (11-12)	<b>13</b>		18587	16865

**Guarantee fund**

Guarantee fund requirement	<b>21</b>		2056	1731
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>		16531	15134

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>		3394	2934
Base capital resources requirement	<b>33</b>		2056	1731
Individual minimum capital requirement	<b>34</b>		3394	2934
Capital requirements of regulated related undertakings	<b>35</b>			
Minimum capital requirement (34+35)	<b>36</b>		3394	2934
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>		16890	15398
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>		16042	14664

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>		3394	2934
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>		15193	13931

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	<b>51</b>			
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Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

Form 1

**Statement of solvency – general insurance business**

Name of insurer **Scottish Boiler & General 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	1054	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	9986	9911
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	9986	9911

**Guarantee fund**

Guarantee fund requirement	21	3128	2518
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	6858	7393

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	84	821
Base capital resources requirement	33	3128	2518
Individual minimum capital requirement	34	3128	2518
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	3128	2518
Excess (deficiency) of available capital resources to cover 50% of MCR	37	8422	8652
Excess (deficiency) of available capital resources to cover 75% of MCR	38	7640	8022

**Capital resources requirement (CRR)**

Capital resources requirement	41	3128	2518
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	6858	7393

**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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Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

Form 1

**Statement of solvency – general insurance business**

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

Financial year ended **31st December 2009**

Solo solvency calculation

**Company registration**  
**number**

GL/UK/CM

day month year

units

R1	158900	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	10230	20599
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	10230	20599

**Guarantee fund**

Guarantee fund requirement	21	3128	2518
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	7102	18081

**Minimum capital requirement (MCR)**

General insurance capital requirement	31		
Base capital resources requirement	33	3128	2518
Individual minimum capital requirement	34	3128	2518
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	3128	2518
Excess (deficiency) of available capital resources to cover 50% of MCR	37	8666	19340
Excess (deficiency) of available capital resources to cover 75% of MCR	38	7884	18710

**Capital resources requirement (CRR)**

Capital resources requirement	41	3128	2518
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	7102	18081

**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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Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 1)**

**Components of capital resources**

Name of insurer **Consolidated**  
**Adjustments**  
 Global business  
 Financial year ended **31st December 2009**

	R3	Company registration number	GL/UK/CM	day month year			Units
			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
<b>Core tier one capital</b>							
Permanent share capital	11	(8034312)			(8034312)		(7388312)
Profit and loss account and other reserves	12	(4126798)			(4126798)		(4142820)
Share premium account	13	(3049143)			(3049143)		(3049143)
Positive valuation differences	14						
Fund for future appropriations	15						
Core tier one capital in related undertakings	16	1149510			1149510		815601
Core tier one capital (sum of 11 to 16)	19	(14060743)			(14060743)		(13764674)
<b>Tier one waivers</b>							
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						
<b>Other tier one capital</b>							
Perpetual non-cumulative preference shares as restricted	25						
Perpetual non-cumulative preference shares in related undertakings	26						
Innovative tier one capital as restricted	27						
Innovative tier one capital in related undertakings	28						
<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	<b>31</b>	(14060743)			(14060743)		(13764674)
Investments in own shares	32						
Intangible assets	33	19600			19600		17000
Amounts deducted from technical provisions for discounting	34	38			38		32
Other negative valuation differences	35	7226			7226		83
Deductions in related undertakings	36	(4750073)			(4750073)		(5345521)
Deductions from tier one (32 to 36)	37	(4723209)			(4723209)		(5328406)
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	(9337534)			(9337534)		(8436268)

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 2)**

**Components of capital resources**

Name of insurer **Consolidated**  
**Adjustments**  
 Global business  
 Financial year ended **31st December 2009**

	Company registration number	GL/UK/CM	day month year			units
	R3	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	(107000)		(107000)	(183100)
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>	(107000)		(107000)	(183100)
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53	(304800)		(304800)	(92600)
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>	(304800)		(304800)	(92600)
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>	(411800)		(411800)	(275700)
Excess tier two capital	62				
Further excess lower tier two capital	63				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>	(411800)		(411800)	(275700)

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 3)**

**Components of capital resources**

Name of insurer **Consolidated Adjustments**  
 Global business  
 Financial year ended **31st December 2009**

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

**Total capital resources**

Positive adjustments for regulated non-insurance related undertakings	<b>71</b>					
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	(9749334)		(9749334)		(8711968)
Inadmissible assets other than intangibles and own shares	<b>73</b>	(686154)		(686154)		(15800)
Assets in excess of market risk and counterparty limits	<b>74</b>	(1099191)		(1099191)		(123264)
Deductions for related ancillary services undertakings	<b>75</b>					
Deductions for regulated non-insurance related undertakings	<b>76</b>					
Deductions of ineligible surplus capital	<b>77</b>					
<b>Total capital resources after deductions (72-73-74-76-77)</b>	<b>79</b>	(7963989)		(7963989)		(8572904)

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

Available capital resources for guarantee fund requirement	<b>81</b>	(7963989)		(7963989)		(8572904)
Available capital resources for 50% MCR requirement	<b>82</b>	(7963989)		(7963989)		(8572904)
Available capital resources for 75% MCR requirement	<b>83</b>	(7963989)		(7963989)		(8572904)

**Financial engineering adjustments**

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

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 1)**

**Components of capital resources**

Name of insurer **Aviva International Insurance Limited**

Global business  
 Financial year ended **31st December 2009**

	<b>R3</b>	<b>Company registration number</b>	<b>GL/UK/CM</b>	<b>day month year</b>			<b>Units</b>
		<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>
		General insurance business <b>1</b>	Long-term insurance business <b>2</b>	Total as at the end of this financial year <b>3</b>			Total as at the end of the previous year <b>4</b>
<b>Core tier one capital</b>							
Permanent share capital	<b>11</b>	7650430				7650430	7650430
Profit and loss account and other reserves	<b>12</b>	7453570				7453570	5601680
Share premium account	<b>13</b>	2639000				2639000	3639890
Positive valuation differences	<b>14</b>						
Fund for future appropriations	<b>15</b>						
Core tier one capital in related undertakings	<b>16</b>	(1599000)				(1599000)	(1627301)
Core tier one capital (sum of 11 to 16)	<b>19</b>	16144000				16144000	15264699
<b>Tier one waivers</b>							
Unpaid share capital/unpaid initial funds and calls for supplementary contributions	<b>21</b>						
Implicit items	<b>22</b>						
Tier one waivers in related undertakings	<b>23</b>						
Total tier one waivers as restricted (21+22+23)	<b>24</b>						
<b>Other tier one capital</b>							
Perpetual non-cumulative preference shares as restricted	<b>25</b>						
Perpetual non-cumulative preference shares in related undertakings	<b>26</b>						
Innovative tier one capital as restricted	<b>27</b>						
Innovative tier one capital in related undertakings	<b>28</b>						
<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	<b>31</b>	16144000				16144000	15264699
Investments in own shares	<b>32</b>						
Intangible assets	<b>33</b>						
Amounts deducted from technical provisions for discounting	<b>34</b>	204800				204800	212200
Other negative valuation differences	<b>35</b>	124000				124000	82500
Deductions in related undertakings	<b>36</b>	4526043				4526043	5032621
Deductions from tier one (32 to 36)	<b>37</b>	4854843				4854843	5327321
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	11289157				11289157	9937378

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 2)**

**Components of capital resources**

Name of insurer **Aviva International Insurance Limited**

Global business  
 Financial year ended **31st December 2009**

	Company registration number	GL/UK/CM	day month year			units	
	R3	21487	GL	31	12	2009	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year			Total as at the end of the previous year	
	1	2	3			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	107000			107000	183100
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>	107000			107000	183100
Fixed term preference shares	51					
Other tier two instruments	52					
Lower tier two capital in related undertakings	53	304800			304800	92600
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>	304800			304800	92600
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>	411800			411800	275700
Excess tier two capital	62					
Further excess lower tier two capital	63					
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>	411800			411800	275700

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 3)**

**Components of capital resources**

Name of insurer **Aviva International Insurance Limited**

Global business  
 Financial year ended **31st December 2009**

	Company registration number	GL/UK/CM	day month year			units
R3	21487	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					
<b>Total capital resources before deductions (39+69+71)</b>	72	11700957			11700957	10213078
Inadmissible assets other than intangibles and own shares	73	1584340			1584340	462600
Assets in excess of market risk and counterparty limits	74	1621700			1621700	1207780
Deductions for related ancillary services undertakings	75					
Deductions for regulated non-insurance related undertakings	76					
Deductions of ineligible surplus capital	77					
<b>Total capital resources after deductions (72-73-74-76-77)</b>	79	8494917			8494917	8542698

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

Available capital resources for guarantee fund requirement	81	8494917			8494917	8542698
Available capital resources for 50% MCR requirement	82	8494917			8494917	8542698
Available capital resources for 75% MCR requirement	83	8494917			8494917	8542698

**Financial engineering adjustments**

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

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 1)**

**Components of capital resources**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2009**

		Company registration number	GL/UK/CM	day month year			Units
	R3	SC2116	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
<b>Core tier one capital</b>							
Permanent share capital	11	7584000		7584000			6988000
Profit and loss account and other reserves	12	4041000		4041000			4102000
Share premium account	13	3049000		3049000			3049000
Positive valuation differences	14						
Fund for future appropriations	15						
Core tier one capital in related undertakings	16	(1149510)		(1149510)			(815601)
Core tier one capital (sum of 11 to 16)	19	13524490		13524490			13323399
<b>Tier one waivers</b>							
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						
<b>Other tier one capital</b>							
Perpetual non-cumulative preference shares as restricted	25						
Perpetual non-cumulative preference shares in related undertakings	26						
Innovative tier one capital as restricted	27						
Innovative tier one capital in related undertakings	28						
<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	31	13524490		13524490			13323399
Investments in own shares	32						
Intangible assets	33						
Amounts deducted from technical provisions for discounting	34	65900		65900			66600
Other negative valuation differences	35	134400		134400			83400
Deductions in related undertakings	36	4504006		4504006			5140121
Deductions from tier one (32 to 36)	37	4704306		4704306			5290121
<b>Total tier one capital after deductions (31-37)</b>	39	8820184		8820184			8033278

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 2)**

**Components of capital resources**

Name of insurer **Aviva Insurance Limited**

Global business  
 Financial year ended **31st December 2009**

	Company registration number	GL/UK/CM	day month year			units
	<b>R3</b>	<b>SC2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>
	General insurance business <b>1</b>	Long-term insurance business <b>2</b>	Total as at the end of this financial year <b>3</b>			Total as at the end of the previous year <b>4</b>

**Tier two capital**

Implicit items, (tier two waivers and amounts excluded from line 22)	<b>41</b>				
Perpetual non-cumulative preference shares excluded from line 25	<b>42</b>				
Innovative tier one capital excluded from line 27	<b>43</b>				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	<b>44</b>				
Perpetual cumulative preference shares	<b>45</b>				
Perpetual subordinated debt and securities	<b>46</b>				
Upper tier two capital in related undertakings	<b>47</b>	107000			107000
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>	107000			107000
Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>	304800			304800
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>	304800			304800
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>	411800			411800
Excess tier two capital	<b>62</b>				
Further excess lower tier two capital	<b>63</b>				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>	411800			411800

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 3)**

**Components of capital resources**

Name of insurer **Aviva Insurance Limited**

Global business  
 Financial year ended **31st December 2009**

	Company registration number	GL/UK/CM	day month year			units
<b>R3</b>	<b>SC2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>
	General insurance business <b>1</b>	Long-term insurance business <b>2</b>	Total as at the end of this financial year <b>3</b>			Total as at the end of the previous year <b>4</b>

**Total capital resources**

Positive adjustments for regulated non-insurance related undertakings	<b>71</b>					
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	9231984			9231984	8308978
Inadmissible assets other than intangibles and own shares	<b>73</b>	723359			723359	25800
Assets in excess of market risk and counterparty limits	<b>74</b>	617494			617494	55000
Deductions for related ancillary services undertakings	<b>75</b>					
Deductions for regulated non-insurance related undertakings	<b>76</b>					
Deductions of ineligible surplus capital	<b>77</b>					
<b>Total capital resources after deductions (72-73-74-76-77)</b>	<b>79</b>	7891131			7891131	8228178

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

Available capital resources for guarantee fund requirement	<b>81</b>	7891131			7891131	8228178
Available capital resources for 50% MCR requirement	<b>82</b>	7891131			7891131	8033278
Available capital resources for 75% MCR requirement	<b>83</b>	7891131			7891131	8216378

**Financial engineering adjustments**

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

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 1)**

**Components of capital resources**

Name of insurer **CGU Bonus Limited**

Global business

Financial year ended **31st December 2009**

	Company registration number		GL/UK/CM	day month year			Units
	R3	SC8140	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
<b>Core tier one capital</b>							
Permanent share capital	11	157000		157000			157000
Profit and loss account and other reserves	12	59861		59861			(3748)
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	216861		216861			153252
<b>Tier one waivers</b>							
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						
<b>Other tier one capital</b>							
Perpetual non-cumulative preference shares as restricted	25						
Perpetual non-cumulative preference shares in related undertakings	26						
Innovative tier one capital as restricted	27						
Innovative tier one capital in related undertakings	28						
<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	<b>31</b>	216861		216861			153252
Investments in own shares	32						
Intangible assets	33						
Amounts deducted from technical provisions for discounting	34	6257		6257			7200
Other negative valuation differences	35	10045		10045			15415
Deductions in related undertakings	36						
Deductions from tier one (32 to 36)	37	16302		16302			22615
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	200559		200559			130637

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 2)**

**Components of capital resources**

Name of insurer **CGU Bonus Limited**

Global business  
 Financial year ended **31st December 2009**

	Company registration number	GL/UK/CM	day month year			units
	R3	SC8140	GL	31	12	2009
	General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3			Total as at the end of the previous year 4

**Tier two capital**

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

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 3)**

**Components of capital resources**

Name of insurer **CGU Bonus Limited**

Global business

Financial year ended **31st December 2009**

	Company registration number	GL/UK/CM	day month year			units
<b>R3</b>	<b>SC8140</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>
	General insurance business <b>1</b>	Long-term insurance business <b>2</b>	Total as at the end of this financial year <b>3</b>			Total as at the end of the previous year <b>4</b>

**Total capital resources**

Positive adjustments for regulated non-insurance related undertakings	<b>71</b>					
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	200559			200559	130637
Inadmissible assets other than intangibles and own shares	<b>73</b>	636			636	
Assets in excess of market risk and counterparty limits	<b>74</b>					
Deductions for related ancillary services undertakings	<b>75</b>					
Deductions for regulated non-insurance related undertakings	<b>76</b>					
Deductions of ineligible surplus capital	<b>77</b>					
<b>Total capital resources after deductions (72-73-74-76-77)</b>	<b>79</b>	199923			199923	130637

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

Available capital resources for guarantee fund requirement	<b>81</b>	199923			199923	130637
Available capital resources for 50% MCR requirement	<b>82</b>	199923			199923	130637
Available capital resources for 75% MCR requirement	<b>83</b>	199923			199923	130637

**Financial engineering adjustments**

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

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 1)**

**Components of capital resources**

Name of insurer **CGU Underwriting Limited**

Global business

Financial year ended **31st December 2009**

	<b>R3</b>	<b>Company registration number</b> <b>94405</b>	<b>GL/UK/CM</b> <b>GL</b>	<b>day month year</b> <b>31 12 2009</b>			<b>Units</b> <b>£000</b>
		<b>General insurance business</b> <b>1</b>	<b>Long-term insurance business</b> <b>2</b>	<b>Total as at the end of this financial year</b> <b>3</b>			<b>Total as at the end of the previous year</b> <b>4</b>
<b>Core tier one capital</b>							
Permanent share capital	<b>11</b>	185000		185000			135000
Profit and loss account and other reserves	<b>12</b>	(30104)		(30104)			(19641)
Share premium account	<b>13</b>						
Positive valuation differences	<b>14</b>						
Fund for future appropriations	<b>15</b>						
Core tier one capital in related undertakings	<b>16</b>						
Core tier one capital (sum of 11 to 16)	<b>19</b>	154896		154896			115359
<b>Tier one waivers</b>							
Unpaid share capital/unpaid initial funds and calls for supplementary contributions	<b>21</b>						
Implicit items	<b>22</b>						
Tier one waivers in related undertakings	<b>23</b>						
Total tier one waivers as restricted (21+22+23)	<b>24</b>						
<b>Other tier one capital</b>							
Perpetual non-cumulative preference shares as restricted	<b>25</b>						
Perpetual non-cumulative preference shares in related undertakings	<b>26</b>						
Innovative tier one capital as restricted	<b>27</b>						
Innovative tier one capital in related undertakings	<b>28</b>						
<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	<b>31</b>	154896		154896			115359
Investments in own shares	<b>32</b>						
Intangible assets	<b>33</b>						
Amounts deducted from technical provisions for discounting	<b>34</b>						
Other negative valuation differences	<b>35</b>	7853		7853			4176
Deductions in related undertakings	<b>36</b>						
Deductions from tier one (32 to 36)	<b>37</b>	7853		7853			4176
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	147043		147043			111183

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 2)**

**Components of capital resources**

Name of insurer **CGU Underwriting Limited**

Global business  
 Financial year ended **31st December 2009**

	Company registration number		GL/UK/CM	day month year			units
	R3	94405	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					
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>					
Fixed term preference shares	51					
Other tier two instruments	52					
Lower tier two capital in related undertakings	53					
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>					
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>					
Excess tier two capital	62					
Further excess lower tier two capital	63					
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>					

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 3)**

**Components of capital resources**

Name of insurer **CGU Underwriting Limited**

Global business

Financial year ended **31st December 2009**

	Company registration number	GL/UK/CM	day month year			units
<b>R3</b>	<b>94405</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>
	General insurance business <b>1</b>	Long-term insurance business <b>2</b>	Total as at the end of this financial year <b>3</b>			Total as at the end of the previous year <b>4</b>

**Total capital resources**

Positive adjustments for regulated non-insurance related undertakings	<b>71</b>					
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	147043			147043	111183
Inadmissible assets other than intangibles and own shares	<b>73</b>	19			19	
Assets in excess of market risk and counterparty limits	<b>74</b>	11046			11046	3713
Deductions for related ancillary services undertakings	<b>75</b>					
Deductions for regulated non-insurance related undertakings	<b>76</b>					
Deductions of ineligible surplus capital	<b>77</b>					
<b>Total capital resources after deductions (72-73-74-76-77)</b>	<b>79</b>	135978			135978	107470

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

Available capital resources for guarantee fund requirement	<b>81</b>	135978			135978	107470
Available capital resources for 50% MCR requirement	<b>82</b>	135978			135978	107470
Available capital resources for 75% MCR requirement	<b>83</b>	135978			135978	107470

**Financial engineering adjustments**

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

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 1)**

**Components of capital resources**

Name of insurer **Hamilton Insurance Company Limited**

Global business

Financial year ended **31st December 2009**

	<b>R3</b>	<b>Company registration number</b>	<b>GL/UK/CM</b>	<b>day month year</b>			<b>Units</b>
		<b>1655888</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>
		General insurance business <b>1</b>	Long-term insurance business <b>2</b>	Total as at the end of this financial year <b>3</b>			Total as at the end of the previous year <b>4</b>
<b>Core tier one capital</b>							
Permanent share capital	<b>11</b>	33212				33212	33212
Profit and loss account and other reserves	<b>12</b>	26334				26334	26578
Share premium account	<b>13</b>	93				93	93
Positive valuation differences	<b>14</b>						
Fund for future appropriations	<b>15</b>						
Core tier one capital in related undertakings	<b>16</b>						
Core tier one capital (sum of 11 to 16)	<b>19</b>	59639				59639	59883
<b>Tier one waivers</b>							
Unpaid share capital/unpaid initial funds and calls for supplementary contributions	<b>21</b>						
Implicit items	<b>22</b>						
Tier one waivers in related undertakings	<b>23</b>						
Total tier one waivers as restricted (21+22+23)	<b>24</b>						
<b>Other tier one capital</b>							
Perpetual non-cumulative preference shares as restricted	<b>25</b>						
Perpetual non-cumulative preference shares in related undertakings	<b>26</b>						
Innovative tier one capital as restricted	<b>27</b>						
Innovative tier one capital in related undertakings	<b>28</b>						
<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	<b>31</b>	59639				59639	59883
Investments in own shares	<b>32</b>						
Intangible assets	<b>33</b>						
Amounts deducted from technical provisions for discounting	<b>34</b>						
Other negative valuation differences	<b>35</b>	346				346	258
Deductions in related undertakings	<b>36</b>						
Deductions from tier one (32 to 36)	<b>37</b>	346				346	258
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	59293				59293	59625

Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 2)**

**Components of capital resources**Name of insurer **Hamilton Insurance Company Limited**

Global business  
 Financial year ended **31st December 2009**

	Company registration number	GL/UK/CM	day month year			units	
	R3	1655888	GL	31	12	2009	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year			Total as at the end of the previous year	
	1	2	3			4	

**Tier two capital**

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

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 3)**

**Components of capital resources**

Name of insurer **Hamilton Insurance Company Limited**

Global business  
 Financial year ended **31st December 2009**

	Company registration number	GL/UK/CM	day month year			units
<b>R3</b>	<b>1655888</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>
	General insurance business <b>1</b>	Long-term insurance business <b>2</b>	Total as at the end of this financial year <b>3</b>			Total as at the end of the previous year <b>4</b>

**Total capital resources**

Positive adjustments for regulated non-insurance related undertakings	<b>71</b>					
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	59293			59293	59625
Inadmissible assets other than intangibles and own shares	<b>73</b>					
Assets in excess of market risk and counterparty limits	<b>74</b>	1227			1227	
Deductions for related ancillary services undertakings	<b>75</b>					
Deductions for regulated non-insurance related undertakings	<b>76</b>					
Deductions of ineligible surplus capital	<b>77</b>					
<b>Total capital resources after deductions (72-73-74-76-77)</b>	<b>79</b>	58066			58066	59625

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

Available capital resources for guarantee fund requirement	<b>81</b>	58066			58066	59625
Available capital resources for 50% MCR requirement	<b>82</b>	58066			58066	59625
Available capital resources for 75% MCR requirement	<b>83</b>	58066			58066	59625

**Financial engineering adjustments**

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

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 1)**

**Components of capital resources**

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

Global business

Financial year ended **31st December 2009**

	Company registration number		GL/UK/CM	day month year			Units
	R3	27204	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
<b>Core tier one capital</b>							
Permanent share capital	11	59500				59500	59500
Profit and loss account and other reserves	12	4555				4555	4346
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	64055				64055	63846
<b>Tier one waivers</b>							
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						
<b>Other tier one capital</b>							
Perpetual non-cumulative preference shares as restricted	25						
Perpetual non-cumulative preference shares in related undertakings	26						
Innovative tier one capital as restricted	27						
Innovative tier one capital in related undertakings	28						
<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	<b>31</b>	64055				64055	63846
Investments in own shares	32						
Intangible assets	33						
Amounts deducted from technical provisions for discounting	34						
Other negative valuation differences	35						
Deductions in related undertakings	36						
Deductions from tier one (32 to 36)	37						
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	64055				64055	63846

Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 2)**

**Components of capital resources**Name of insurer **The Ocean Marine Insurance Company Limited**

Global business  
 Financial year ended **31st December 2009**

	Company registration number	GL/UK/CM	day month year			units	
	R3	27204	GL	31	12	2009	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year			Total as at the end of the previous year	
	1	2	3			4	

**Tier two capital**

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

Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2009****Group solvency calculation****Note 0112 continued****Form 3  
(Sheet 3)****Components of capital resources**Name of insurer **The Ocean Marine Insurance Company Limited**

Global business

Financial year ended **31st December 2009**

	Company registration number	GL/UK/CM	day month year			units
<b>R3</b>	<b>27204</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>
	General insurance business <b>1</b>	Long-term insurance business <b>2</b>	Total as at the end of this financial year <b>3</b>			Total as at the end of the previous year <b>4</b>

**Total capital resources**

Positive adjustments for regulated non-insurance related undertakings	<b>71</b>					
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	64055			64055	63846
Inadmissible assets other than intangibles and own shares	<b>73</b>					
Assets in excess of market risk and counterparty limits	<b>74</b>	35235			35235	
Deductions for related ancillary services undertakings	<b>75</b>					
Deductions for regulated non-insurance related undertakings	<b>76</b>					
Deductions of ineligible surplus capital	<b>77</b>					
<b>Total capital resources after deductions (72-73-74-76-77)</b>	<b>79</b>	28820			28820	63846

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

Available capital resources for guarantee fund requirement	<b>81</b>	28820			28820	63846
Available capital resources for 50% MCR requirement	<b>82</b>	28820			28820	63846
Available capital resources for 75% MCR requirement	<b>83</b>	28820			28820	63846

**Financial engineering adjustments**

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

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 1)**

**Components of capital resources**

Name of insurer **RAC Insurance Limited**

Global business

Financial year ended **31st December 2009**

	<b>R3</b>	<b>Company registration number</b> <b>2355834</b>	<b>GL/UK/CM</b> <b>GL</b>	<b>day month year</b> <b>31 12 2009</b>			<b>Units</b> <b>£000</b>
		<b>General insurance business</b> <b>1</b>	<b>Long-term insurance business</b> <b>2</b>	<b>Total as at the end of this financial year</b> <b>3</b>			<b>Total as at the end of the previous year</b> <b>4</b>
<b>Core tier one capital</b>							
Permanent share capital	<b>11</b>	5500				5500	5500
Profit and loss account and other reserves	<b>12</b>	13356				13356	11657
Share premium account	<b>13</b>						
Positive valuation differences	<b>14</b>						
Fund for future appropriations	<b>15</b>						
Core tier one capital in related undertakings	<b>16</b>						
Core tier one capital (sum of 11 to 16)	<b>19</b>	18856				18856	17157
<b>Tier one waivers</b>							
Unpaid share capital/unpaid initial funds and calls for supplementary contributions	<b>21</b>						
Implicit items	<b>22</b>						
Tier one waivers in related undertakings	<b>23</b>						
Total tier one waivers as restricted (21+22+23)	<b>24</b>						
<b>Other tier one capital</b>							
Perpetual non-cumulative preference shares as restricted	<b>25</b>						
Perpetual non-cumulative preference shares in related undertakings	<b>26</b>						
Innovative tier one capital as restricted	<b>27</b>						
Innovative tier one capital in related undertakings	<b>28</b>						
<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	<b>31</b>	18856				18856	17157
Investments in own shares	<b>32</b>						
Intangible assets	<b>33</b>						
Amounts deducted from technical provisions for discounting	<b>34</b>						
Other negative valuation differences	<b>35</b>						
Deductions in related undertakings	<b>36</b>						
Deductions from tier one (32 to 36)	<b>37</b>						
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	18856				18856	17157

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 2)**

**Components of capital resources**

Name of insurer **RAC Insurance Limited**

Global business

Financial year ended **31st December 2009**

	Company registration number	GL/UK/CM	day month year			units	
	R3	2355834	GL	31	12	2009	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year			Total as at the end of the previous year	
	1	2	3			4	

**Tier two capital**

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

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 3)**

**Components of capital resources**

Name of insurer **RAC Insurance Limited**

Global business

Financial year ended **31st December 2009**

	Company registration number	GL/UK/CM	day month year			units
<b>R3</b>	<b>2355834</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>
	General insurance business <b>1</b>	Long-term insurance business <b>2</b>	Total as at the end of this financial year <b>3</b>			Total as at the end of the previous year <b>4</b>

**Total capital resources**

Positive adjustments for regulated non-insurance related undertakings	<b>71</b>				
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	18856		18856	17157
Inadmissible assets other than intangibles and own shares	<b>73</b>				
Assets in excess of market risk and counterparty limits	<b>74</b>	269		269	292
Deductions for related ancillary services undertakings	<b>75</b>				
Deductions for regulated non-insurance related undertakings	<b>76</b>				
Deductions of ineligible surplus capital	<b>77</b>				
<b>Total capital resources after deductions (72-73-74-76-77)</b>	<b>79</b>	18587		18587	16865

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

Available capital resources for guarantee fund requirement	<b>81</b>	18587		18587	16865
Available capital resources for 50% MCR requirement	<b>82</b>	18587		18587	16865
Available capital resources for 75% MCR requirement	<b>83</b>	18587		18587	16865

**Financial engineering adjustments**

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

Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return**

Aviva International Insurance Limited

Financial year ended 31 December 2009

Group solvency calculation

Note 0112 continued

Form 3  
(Sheet 1)**Components of capital resources**Name of insurer **Scottish Boiler & General Insurance Company Limited**

Global business

Financial year ended **31st December 2009**

	Company registration number		GL/UK/CM	day month year			Units
	R3	1054	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
<b>Core tier one capital</b>							
Permanent share capital	11	4500		4500			4500
Profit and loss account and other reserves	12	6666		6666			6629
Share premium account	13	50		50			50
Positive valuation differences	14						
Fund for future appropriations	15						
Core tier one capital in related undertakings	16						
Core tier one capital (sum of 11 to 16)	19	11216		11216			11179
<b>Tier one waivers</b>							
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						
<b>Other tier one capital</b>							
Perpetual non-cumulative preference shares as restricted	25						
Perpetual non-cumulative preference shares in related undertakings	26						
Innovative tier one capital as restricted	27						
Innovative tier one capital in related undertakings	28						
<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	31	11216		11216			11179
Investments in own shares	32						
Intangible assets	33						
Amounts deducted from technical provisions for discounting	34						
Other negative valuation differences	35	1030		1030			1268
Deductions in related undertakings	36						
Deductions from tier one (32 to 36)	37	1030		1030			1268
<b>Total tier one capital after deductions (31-37)</b>	39	10186		10186			9911

Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 2)**

**Components of capital resources**Name of insurer **Scottish Boiler & General Insurance Company Limited**

Global business  
 Financial year ended **31st December 2009**

	Company registration number	GL/UK/CM	day month year			units
	R3	1054	GL	31	12	2009
	General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3			Total as at the end of the previous year 4

**Tier two capital**

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

Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2009****Group solvency calculation****Note 0112 continued****Form 3  
(Sheet 3)****Components of capital resources**Name of insurer **Scottish Boiler & General Insurance Company Limited**

Global business

Financial year ended **31st December 2009**

	Company registration number	GL/UK/CM	day month year			units
<b>R3</b>	<b>1054</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>
	General insurance business <b>1</b>	Long-term insurance business <b>2</b>	Total as at the end of this financial year <b>3</b>			Total as at the end of the previous year <b>4</b>

**Total capital resources**

Positive adjustments for regulated non-insurance related undertakings	<b>71</b>					
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	10186			10186	9911
Inadmissible assets other than intangibles and own shares	<b>73</b>					
Assets in excess of market risk and counterparty limits	<b>74</b>	200			200	
Deductions for related ancillary services undertakings	<b>75</b>					
Deductions for regulated non-insurance related undertakings	<b>76</b>					
Deductions of ineligible surplus capital	<b>77</b>					
<b>Total capital resources after deductions (72-73-74-76-77)</b>	<b>79</b>	9986			9986	9911

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

Available capital resources for guarantee fund requirement	<b>81</b>	9986			9986	9911
Available capital resources for 50% MCR requirement	<b>82</b>	9986			9986	9911
Available capital resources for 75% MCR requirement	<b>83</b>	9986			9986	9911

**Financial engineering adjustments**

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

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 1)**

**Components of capital resources**

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

Global business  
 Financial year ended **31st December 2009**

	<b>Company registration number</b>	<b>GL/UK/CM</b>	<b>day month year</b>			<b>Units</b>	
	<b>R3</b>	<b>158900</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>
		General insurance business <b>1</b>	Long-term insurance business <b>2</b>	Total as at the end of this financial year <b>3</b>			Total as at the end of the previous year <b>4</b>
<b>Core tier one capital</b>							
Permanent share capital	<b>11</b>	5600				5600	5600
Profit and loss account and other reserves	<b>12</b>	5130				5130	14999
Share premium account	<b>13</b>						
Positive valuation differences	<b>14</b>						
Fund for future appropriations	<b>15</b>						
Core tier one capital in related undertakings	<b>16</b>						
Core tier one capital (sum of 11 to 16)	<b>19</b>	10730				10730	20599
<b>Tier one waivers</b>							
Unpaid share capital/unpaid initial funds and calls for supplementary contributions	<b>21</b>						
Implicit items	<b>22</b>						
Tier one waivers in related undertakings	<b>23</b>						
Total tier one waivers as restricted (21+22+23)	<b>24</b>						
<b>Other tier one capital</b>							
Perpetual non-cumulative preference shares as restricted	<b>25</b>						
Perpetual non-cumulative preference shares in related undertakings	<b>26</b>						
Innovative tier one capital as restricted	<b>27</b>						
Innovative tier one capital in related undertakings	<b>28</b>						
<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	<b>31</b>	10730				10730	20599
Investments in own shares	<b>32</b>						
Intangible assets	<b>33</b>						
Amounts deducted from technical provisions for discounting	<b>34</b>						
Other negative valuation differences	<b>35</b>						
Deductions in related undertakings	<b>36</b>						
Deductions from tier one (32 to 36)	<b>37</b>						
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	10730				10730	20599

Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

**Form 3**  
**(Sheet 2)**

**Components of capital resources**Name of insurer **The World Auxiliary Insurance Corporation Limited**Global business  
Financial year ended **31st December 2009**

	Company registration number	GL/UK/CM	day month year			units	
	R3	158900	GL	31	12	2009	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year			Total as at the end of the previous year	
	1	2	3			4	

**Tier two capital**

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

Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2009****Group solvency calculation****Note 0112 continued****Form 3  
(Sheet 3)****Components of capital resources**Name of insurer **The World Auxiliary Insurance Corporation Limited**

Global business

Financial year ended **31st December 2009**

	Company registration number	GL/UK/CM	day month year			units
<b>R3</b>	<b>158900</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2009</b>	<b>£000</b>
	General insurance business <b>1</b>	Long-term insurance business <b>2</b>	Total as at the end of this financial year <b>3</b>			Total as at the end of the previous year <b>4</b>

**Total capital resources**

Positive adjustments for regulated non-insurance related undertakings	<b>71</b>				
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	10730		10730	20599
Inadmissible assets other than intangibles and own shares	<b>73</b>				
Assets in excess of market risk and counterparty limits	<b>74</b>	500		500	
Deductions for related ancillary services undertakings	<b>75</b>				
Deductions for regulated non-insurance related undertakings	<b>76</b>				
Deductions of ineligible surplus capital	<b>77</b>				
<b>Total capital resources after deductions (72-73-74-76-77)</b>	<b>79</b>	10230		10230	20599

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

Available capital resources for guarantee fund requirement	<b>81</b>	10230		10230	20599
Available capital resources for 50% MCR requirement	<b>82</b>	10230		10230	20599
Available capital resources for 75% MCR requirement	<b>83</b>	10230		10230	20599

**Financial engineering adjustments**

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

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

Form 11

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

Name of insurer

**Consolidated Adjustments**

Global business

Financial year ended

**31st December 2009****Company registration  
number****GL/UK/CM****day month year****units**

<b>R11</b>		<b>GL</b>	<b>31 12 2009</b>	<b>£000</b>
			<b>This financial year 1</b>	<b>Previous year 2</b>
	Gross premiums written	<b>11</b>	(615)	30497
	Premium taxes and levies (included in line 11)	<b>12</b>		
	Premiums written net of taxes and levies (11-12)	<b>13</b>	(615)	30497
	Premiums for classes 11, 12 or 13 (included in line 13)	<b>14</b>	(11663)	
	Premiums for "actuarial health insurance" (included in line 13)	<b>15</b>		
	<b>Sub-total A</b> (13 + ½ 14 - 2/3 15)	<b>16</b>	(6447)	30498
	Gross premiums earned	<b>21</b>	(228)	(3186)
	Premium taxes and levies (included in line 21)	<b>22</b>		
	Premiums earned net of taxes and levies (21-22)	<b>23</b>	(228)	(3186)
	Premiums for classes 11, 12 or 13 (included in line 23)	<b>24</b>	7	(1660)
	Premiums for "actuarial health insurance" (included in line 23)	<b>25</b>		
	<b>Sub-total H</b> (23 + ½ 24 - 2/3 25)	<b>26</b>	(225)	(4017)
	<b>Sub-total I</b> (higher of sub-total A and sub-total H)	<b>30</b>	(225)	(36084)
	<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure	<b>31</b>	(39129)	(86564)
	Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)			
	x 0.18	<b>32</b>	2304	(1303)
	Excess (if any) over 57.5m EURO x 0.02	<b>33</b>	3449	3535
	<b>Sub-total J</b> (32-33)	<b>34</b>	(1145)	(4838)
	Claims paid in period of 3 financial years	<b>41</b>	(1)	(4412)
	Claims outstanding carried forward at the end of the 3 year period			
	For insurance business accounted for on an underwriting year basis	<b>42</b>		
	For insurance business accounted for on an accident year basis	<b>43</b>	(4)	(3)
	Claims outstanding brought forward at the beginning of the 3 year period			
	For insurance business accounted for on an underwriting year basis	<b>44</b>	(1242)	
	For insurance business accounted for on an accident year basis	<b>45</b>	1	
	<b>Sub-total C</b> (41+42+43-44-45)	<b>46</b>	1236	(4415)
	Amounts recoverable from reinsurers in respect of claims included in Sub-total C	<b>47</b>	(235)	(416)
	<b>Sub-total D</b> (46-47)	<b>48</b>	1471	(3999)
	<b>Reinsurance ratio</b> (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)	<b>49</b>	(6.21)	(6.52)
	<b>Premiums amount</b> (Sub-total J x reinsurance ratio)	<b>50</b>	7097	398
	Provision for claims outstanding (before discounting and net of reinsurance)	<b>51</b>		(7)
	Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero	<b>52</b>	(464305)	(644160)
	<b>Brought forward amount</b> (See instruction 4)	<b>53</b>	(49824)	(29751)
	Greater of lines 50 and 53	<b>54</b>	(51335)	(36121)

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

Form 11

**Calculation of general insurance capital requirement - premiums amount and brought forward amount**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009****Company registration  
number****GL/UK/CM****day month year****units**

<b>R11</b>	<b>21487</b>	<b>GL</b>	<b>31 12 2009</b>	<b>£000</b>
			This financial year <b>1</b>	Previous year <b>2</b>
Gross premiums written		<b>11</b>	1216885	2287356
Premium taxes and levies (included in line 11)		<b>12</b>		3161
Premiums written net of taxes and levies (11-12)		<b>13</b>	1216885	2284195
Premiums for classes 11, 12 or 13 (included in line 13)		<b>14</b>	34225	74110
Premiums for "actuarial health insurance" (included in line 13)		<b>15</b>		
<b>Sub-total A</b> (13 + ½ 14 - 2/3 15)		<b>16</b>	1233998	2321250
Gross premiums earned		<b>21</b>	1591970	2256964
Premium taxes and levies (included in line 21)		<b>22</b>		3161
Premiums earned net of taxes and levies (21-22)		<b>23</b>	1591970	2253803
Premiums for classes 11, 12 or 13 (included in line 23)		<b>24</b>	50343	70760
Premiums for "actuarial health insurance" (included in line 23)		<b>25</b>		
<b>Sub-total H</b> (23 + ½ 24 - 2/3 25)		<b>26</b>	1617142	2289183
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		<b>30</b>	1617142	2321250
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure		<b>31</b>		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	<b>32</b>	291086	417825
	Excess (if any) over 57.5m EURO x 0.02	<b>33</b>	31315	45589
<b>Sub-total J</b> (32-33)		<b>34</b>	259771	372236
Claims paid in period of 3 financial years		<b>41</b>	4846314	4922682
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>42</b>	150186	85179
	For insurance business accounted for on an accident year basis	<b>43</b>	2098355	2376353
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>44</b>	391307	227292
	For insurance business accounted for on an accident year basis	<b>45</b>	2248457	2322438
<b>Sub-total C</b> (41+42+43-44-45)		<b>46</b>	4455091	4834484
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		<b>47</b>	(55313)	(48451)
<b>Sub-total D</b> (46-47)		<b>48</b>	4510404	4882935
<b>Reinsurance ratio</b> (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		<b>49</b>	1.00	1.00
<b>Premiums amount</b> (Sub-total J x reinsurance ratio)		<b>50</b>	259771	372236
Provision for claims outstanding (before discounting and net of reinsurance)		<b>51</b>	1661552	1968927
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		<b>52</b>		
<b>Brought forward amount</b> (See instruction 4)		<b>53</b>	335323	338039
Greater of lines 50 and 53		<b>54</b>	335323	372236

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

Form 11

**Calculation of general insurance capital requirement - premiums amount and brought forward amount**Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2009****Company registration  
number****GL/UK/CM****day month year****units**

<b>R11</b>	<b>SC2116</b>	<b>GL</b>	<b>31 12 2009</b>	<b>£000</b>
			<b>This financial year 1</b>	<b>Previous year 2</b>
Gross premiums written		<b>11</b>	1295569	1562473
Premium taxes and levies (included in line 11)		<b>12</b>	747	(86)
Premiums written net of taxes and levies (11-12)		<b>13</b>	1294822	1562559
Premiums for classes 11, 12 or 13 (included in line 13)		<b>14</b>	307615	382002
Premiums for "actuarial health insurance" (included in line 13)		<b>15</b>		
<b>Sub-total A</b> (13 + ½ 14 - 2/3 15)		<b>16</b>	1448630	1753560
Gross premiums earned		<b>21</b>	1484711	1685761
Premium taxes and levies (included in line 21)		<b>22</b>	747	(86)
Premiums earned net of taxes and levies (21-22)		<b>23</b>	1483964	1685847
Premiums for classes 11, 12 or 13 (included in line 23)		<b>24</b>	332446	395777
Premiums for "actuarial health insurance" (included in line 23)		<b>25</b>		
<b>Sub-total H</b> (23 + ½ 24 - 2/3 25)		<b>26</b>	1650187	1883736
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		<b>30</b>	1650187	1883736
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure		<b>31</b>		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	<b>32</b>	297034	339073
	Excess (if any) over 57.5m EURO x 0.02	<b>33</b>	31976	36839
<b>Sub-total J</b> (32-33)		<b>34</b>	265058	302234
Claims paid in period of 3 financial years		<b>41</b>	2543150	2289916
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>42</b>	76820	89168
	For insurance business accounted for on an accident year basis	<b>43</b>	1732362	1796204
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>44</b>	87400	59772
	For insurance business accounted for on an accident year basis	<b>45</b>	1692544	1633999
<b>Sub-total C</b> (41+42+43-44-45)		<b>46</b>	2572388	2481517
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		<b>47</b>	131025	202670
<b>Sub-total D</b> (46-47)		<b>48</b>	2441363	2278847
<b>Reinsurance ratio</b> (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		<b>49</b>	0.95	0.92
<b>Premiums amount</b> (Sub-total J x reinsurance ratio)		<b>50</b>	251557	277550
Provision for claims outstanding (before discounting and net of reinsurance)		<b>51</b>	1626414	1663589
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		<b>52</b>		
<b>Brought forward amount</b> (See instruction 4)		<b>53</b>	271348	263658
Greater of lines 50 and 53		<b>54</b>	271348	277550

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

Form 11

**Calculation of general insurance capital requirement - premiums amount and brought forward amount**Name of insurer **CGU Bonus Limited**

Global business

Financial year ended **31st December 2009****Company registration  
number****GL/UK/CM****day month year****units**

<b>R11</b>	<b>SC8140</b>	<b>GL</b>	<b>31 12 2009</b>	<b>£000</b>
			<b>This financial year 1</b>	<b>Previous year 2</b>
Gross premiums written		<b>11</b>	(152)	(2537)
Premium taxes and levies (included in line 11)		<b>12</b>		(56)
Premiums written net of taxes and levies (11-12)		<b>13</b>	(152)	(2481)
Premiums for classes 11, 12 or 13 (included in line 13)		<b>14</b>	(23)	(743)
Premiums for "actuarial health insurance" (included in line 13)		<b>15</b>		
<b>Sub-total A</b> (13 + ½ 14 - 2/3 15)		<b>16</b>	(164)	(2853)
Gross premiums earned		<b>21</b>	2276	35276
Premium taxes and levies (included in line 21)		<b>22</b>		(56)
Premiums earned net of taxes and levies (21-22)		<b>23</b>	2276	35332
Premiums for classes 11, 12 or 13 (included in line 23)		<b>24</b>	(24)	13655
Premiums for "actuarial health insurance" (included in line 23)		<b>25</b>		
<b>Sub-total H</b> (23 + ½ 24 - 2/3 25)		<b>26</b>	2264	42160
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		<b>30</b>	2264	42160
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure		<b>31</b>		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	<b>32</b>	408	7589
	Excess (if any) over 57.5m EURO x 0.02	<b>33</b>		8
<b>Sub-total J</b> (32-33)		<b>34</b>	408	7581
Claims paid in period of 3 financial years		<b>41</b>	233398	312312
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>42</b>		
	For insurance business accounted for on an accident year basis	<b>43</b>	110946	191182
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>44</b>		
	For insurance business accounted for on an accident year basis	<b>45</b>	294023	338195
<b>Sub-total C</b> (41+42+43-44-45)		<b>46</b>	50321	165299
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		<b>47</b>	4900	(1548)
<b>Sub-total D</b> (46-47)		<b>48</b>	45421	166847
<b>Reinsurance ratio</b> (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		<b>49</b>	0.90	1.00
<b>Premiums amount</b> (Sub-total J x reinsurance ratio)		<b>50</b>	368	7581
Provision for claims outstanding (before discounting and net of reinsurance)		<b>51</b>	105257	190830
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		<b>52</b>		
<b>Brought forward amount</b> (See instruction 4)		<b>53</b>	19799	35896
Greater of lines 50 and 53		<b>54</b>	19799	35896

Returns under the Accounts and Statements Rules  
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**Aviva International Insurance Limited**  
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**Group solvency calculation**  
**Note 0112 continued**

Form 11

**Calculation of general insurance capital requirement - premiums amount and brought forward amount**Name of insurer **CGU Underwriting Limited**

Global business

Financial year ended **31st December 2009****Company registration  
number****GL/UK/CM****day month year****units**

<b>R11</b>	<b>94405</b>	<b>GL</b>	<b>31 12 2009</b>	<b>£000</b>
			<b>This financial year 1</b>	<b>Previous year 2</b>
Gross premiums written		<b>11</b>	215292	204544
Premium taxes and levies (included in line 11)		<b>12</b>		
Premiums written net of taxes and levies (11-12)		<b>13</b>	215292	204544
Premiums for classes 11, 12 or 13 (included in line 13)		<b>14</b>		
Premiums for "actuarial health insurance" (included in line 13)		<b>15</b>		
<b>Sub-total A</b> (13 + ½ 14 - 2/3 15)		<b>16</b>	215292	204544
Gross premiums earned		<b>21</b>	227828	260566
Premium taxes and levies (included in line 21)		<b>22</b>		
Premiums earned net of taxes and levies (21-22)		<b>23</b>	227828	260566
Premiums for classes 11, 12 or 13 (included in line 23)		<b>24</b>		
Premiums for "actuarial health insurance" (included in line 23)		<b>25</b>		
<b>Sub-total H</b> (23 + ½ 24 - 2/3 25)		<b>26</b>	227828	260566
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		<b>30</b>	227828	260566
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure		<b>31</b>		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	<b>32</b>	41010	46902
	Excess (if any) over 57.5m EURO x 0.02	<b>33</b>	3529	4376
<b>Sub-total J</b> (32-33)		<b>34</b>	37481	42526
Claims paid in period of 3 financial years		<b>41</b>	471797	490166
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>42</b>		
	For insurance business accounted for on an accident year basis	<b>43</b>	85627	80652
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>44</b>		
	For insurance business accounted for on an accident year basis	<b>45</b>	128796	142696
<b>Sub-total C</b> (41+42+43-44-45)		<b>46</b>	428628	428122
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		<b>47</b>	24641	36356
<b>Sub-total D</b> (46-47)		<b>48</b>	403987	391766
<b>Reinsurance ratio</b> (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		<b>49</b>	0.94	0.92
<b>Premiums amount</b> (Sub-total J x reinsurance ratio)		<b>50</b>	35326	38916
Provision for claims outstanding (before discounting and net of reinsurance)		<b>51</b>	85627	80652
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		<b>52</b>		
<b>Brought forward amount</b> (See instruction 4)		<b>53</b>	38916	33963
Greater of lines 50 and 53		<b>54</b>	38916	38916

Returns under the Accounts and Statements Rules  
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**Aviva International Insurance Limited**  
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**Group solvency calculation**  
**Note 0112 continued**

Form 11

**Calculation of general insurance capital requirement - premiums amount and brought forward amount**Name of insurer **Hamilton Insurance Company Limited**

Global business

Financial year ended **31st December 2009****Company registration  
number****GL/UK/CM****day month year****units**

<b>R11</b>	<b>1655888</b>	<b>GL</b>	<b>31 12 2009</b>	<b>£000</b>
			<b>This financial year 1</b>	<b>Previous year 2</b>
Gross premiums written		<b>11</b>	33392	96726
Premium taxes and levies (included in line 11)		<b>12</b>		
Premiums written net of taxes and levies (11-12)		<b>13</b>	33392	96726
Premiums for classes 11, 12 or 13 (included in line 13)		<b>14</b>		
Premiums for "actuarial health insurance" (included in line 13)		<b>15</b>		
<b>Sub-total A</b> (13 + ½ 14 - 2/3 15)		<b>16</b>	33392	96726
Gross premiums earned		<b>21</b>	52172	115419
Premium taxes and levies (included in line 21)		<b>22</b>		
Premiums earned net of taxes and levies (21-22)		<b>23</b>	52172	115419
Premiums for classes 11, 12 or 13 (included in line 23)		<b>24</b>		
Premiums for "actuarial health insurance" (included in line 23)		<b>25</b>		
<b>Sub-total H</b> (23 + ½ 24 - 2/3 25)		<b>26</b>	52172	115419
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		<b>30</b>	52172	115419
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure		<b>31</b>	39129	86564
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	<b>32</b>	7044	15582
	Excess (if any) over 57.5m EURO x 0.02	<b>33</b>		896
<b>Sub-total J</b> (32-33)		<b>34</b>	7044	14686
Claims paid in period of 3 financial years		<b>41</b>	139640	205160
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>42</b>		
	For insurance business accounted for on an accident year basis	<b>43</b>	17719	29986
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>44</b>		
	For insurance business accounted for on an accident year basis	<b>45</b>	40054	42071
<b>Sub-total C</b> (41+42+43-44-45)		<b>46</b>	117305	193075
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		<b>47</b>	58987	49059
<b>Sub-total D</b> (46-47)		<b>48</b>	58318	144016
<b>Reinsurance ratio</b> (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		<b>49</b>	0.50	0.75
<b>Premiums amount</b> (Sub-total J x reinsurance ratio)		<b>50</b>	3522	10954
Provision for claims outstanding (before discounting and net of reinsurance)		<b>51</b>	6510	7426
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		<b>52</b>		
<b>Brought forward amount</b> (See instruction 4)		<b>53</b>	10253	7533
Greater of lines 50 and 53		<b>54</b>	10253	10954

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
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**Group solvency calculation**  
**Note 0112 continued**

Form 11

**Calculation of general insurance capital requirement - premiums amount and brought forward amount**Name of insurer **The Ocean Marine Insurance Company Limited**

Global business

Financial year ended **31st December 2009****Company registration  
number****GL/UK/CM****day month year****units**

<b>R11</b>	<b>27204</b>	<b>GL</b>	<b>31 12 2009</b>	<b>£000</b>
			<b>This financial year 1</b>	<b>Previous year 2</b>
Gross premiums written		<b>11</b>		
Premium taxes and levies (included in line 11)		<b>12</b>		
Premiums written net of taxes and levies (11-12)		<b>13</b>		
Premiums for classes 11, 12 or 13 (included in line 13)		<b>14</b>		
Premiums for "actuarial health insurance" (included in line 13)		<b>15</b>		
<b>Sub-total A</b> (13 + ½ 14 - 2/3 15)		<b>16</b>		
Gross premiums earned		<b>21</b>		
Premium taxes and levies (included in line 21)		<b>22</b>		
Premiums earned net of taxes and levies (21-22)		<b>23</b>		
Premiums for classes 11, 12 or 13 (included in line 23)		<b>24</b>		
Premiums for "actuarial health insurance" (included in line 23)		<b>25</b>		
<b>Sub-total H</b> (23 + ½ 24 - 2/3 25)		<b>26</b>		
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		<b>30</b>		
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure		<b>31</b>		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	<b>32</b>		
	Excess (if any) over 57.5m EURO x 0.02	<b>33</b>		
<b>Sub-total J</b> (32-33)		<b>34</b>		
Claims paid in period of 3 financial years		<b>41</b>	54385	67923
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>42</b>	405874	558631
	For insurance business accounted for on an accident year basis	<b>43</b>		
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>44</b>	461244	559394
	For insurance business accounted for on an accident year basis	<b>45</b>		
<b>Sub-total C</b> (41+42+43-44-45)		<b>46</b>	(985)	67160
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		<b>47</b>	(985)	67160
<b>Sub-total D</b> (46-47)		<b>48</b>		
<b>Reinsurance ratio</b> (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		<b>49</b>	0.50	0.50
<b>Premiums amount</b> (Sub-total J x reinsurance ratio)		<b>50</b>		
Provision for claims outstanding (before discounting and net of reinsurance)		<b>51</b>		
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		<b>52</b>	405874	558631
<b>Brought forward amount</b> (See instruction 4)		<b>53</b>	5446	7496
Greater of lines 50 and 53		<b>54</b>	5446	7496

Returns under the Accounts and Statements Rules  
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**Group solvency calculation**  
**Note 0112 continued**

Form 11

**Calculation of general insurance capital requirement - premiums amount and brought forward amount**Name of insurer **RAC Insurance Limited**

Global business

Financial year ended **31st December 2009****Company registration  
number****GL/UK/CM****day month year****units**

<b>R11</b>	<b>2355834</b>	<b>GL</b>	<b>31 12 2009</b>	<b>£000</b>
			<b>This financial year 1</b>	<b>Previous year 2</b>
Gross premiums written		<b>11</b>	14503	15903
Premium taxes and levies (included in line 11)		<b>12</b>		
Premiums written net of taxes and levies (11-12)		<b>13</b>	14503	15903
Premiums for classes 11, 12 or 13 (included in line 13)		<b>14</b>		
Premiums for "actuarial health insurance" (included in line 13)		<b>15</b>		
<b>Sub-total A</b> (13 + ½ 14 - 2/3 15)		<b>16</b>	14503	15903
Gross premiums earned		<b>21</b>	15462	16275
Premium taxes and levies (included in line 21)		<b>22</b>		
Premiums earned net of taxes and levies (21-22)		<b>23</b>	15462	16275
Premiums for classes 11, 12 or 13 (included in line 23)		<b>24</b>		
Premiums for "actuarial health insurance" (included in line 23)		<b>25</b>		
<b>Sub-total H</b> (23 + ½ 24 - 2/3 25)		<b>26</b>	15462	16275
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		<b>30</b>	15462	16275
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure		<b>31</b>		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	<b>32</b>	2784	2930
	Excess (if any) over 57.5m EURO x 0.02	<b>33</b>		
<b>Sub-total J</b> (32-33)		<b>34</b>	2784	2930
Claims paid in period of 3 financial years		<b>41</b>	37609	32951
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>42</b>		
	For insurance business accounted for on an accident year basis	<b>43</b>	1825	5395
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>44</b>		
	For insurance business accounted for on an accident year basis	<b>45</b>	269	377
<b>Sub-total C</b> (41+42+43-44-45)		<b>46</b>	39165	37969
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		<b>47</b>	3945	4114
<b>Sub-total D</b> (46-47)		<b>48</b>	35220	33855
<b>Reinsurance ratio</b> (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		<b>49</b>	0.90	0.89
<b>Premiums amount</b> (Sub-total J x reinsurance ratio)		<b>50</b>	2504	2612
Provision for claims outstanding (before discounting and net of reinsurance)		<b>51</b>	1825	5395
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		<b>52</b>		
<b>Brought forward amount</b> (See instruction 4)		<b>53</b>	993	2521
Greater of lines 50 and 53		<b>54</b>	2504	2612

Returns under the Accounts and Statements Rules  
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**Group solvency calculation**  
**Note 0112 continued**

Form 11

**Calculation of general insurance capital requirement - premiums amount and brought forward amount**Name of insurer **Scottish Boiler & General Insurance Company Limited**

Global business

Financial year ended **31st December 2009****Company registration  
number****GL/UK/CM****day month year****units**

<b>R11</b>	<b>1054</b>	<b>GL</b>	<b>31 12 2009</b>	<b>£000</b>
			<b>This financial year 1</b>	<b>Previous year 2</b>
Gross premiums written		<b>11</b>	(2)	(10)
Premium taxes and levies (included in line 11)		<b>12</b>		
Premiums written net of taxes and levies (11-12)		<b>13</b>	(2)	(10)
Premiums for classes 11, 12 or 13 (included in line 13)		<b>14</b>		
Premiums for "actuarial health insurance" (included in line 13)		<b>15</b>		
<b>Sub-total A</b> (13 + ½ 14 - 2/3 15)		<b>16</b>	(2)	(10)
Gross premiums earned		<b>21</b>	(2)	624
Premium taxes and levies (included in line 21)		<b>22</b>		
Premiums earned net of taxes and levies (21-22)		<b>23</b>	(2)	624
Premiums for classes 11, 12 or 13 (included in line 23)		<b>24</b>		
Premiums for "actuarial health insurance" (included in line 23)		<b>25</b>		
<b>Sub-total H</b> (23 + ½ 24 - 2/3 25)		<b>26</b>	(2)	624
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		<b>30</b>	(2)	624
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure		<b>31</b>		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	<b>32</b>		113
	Excess (if any) over 57.5m EURO x 0.02	<b>33</b>		
<b>Sub-total J</b> (32-33)		<b>34</b>		113
Claims paid in period of 3 financial years		<b>41</b>	4517	12923
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>42</b>		
	For insurance business accounted for on an accident year basis	<b>43</b>	78	733
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>44</b>		
	For insurance business accounted for on an accident year basis	<b>45</b>	3708	5031
<b>Sub-total C</b> (41+42+43-44-45)		<b>46</b>	887	8625
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		<b>47</b>	(58)	10
<b>Sub-total D</b> (46-47)		<b>48</b>	945	8615
<b>Reinsurance ratio</b> (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		<b>49</b>	1.00	1.00
<b>Premiums amount</b> (Sub-total J x reinsurance ratio)		<b>50</b>		113
Provision for claims outstanding (before discounting and net of reinsurance)		<b>51</b>	75	732
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		<b>52</b>		
<b>Brought forward amount</b> (See instruction 4)		<b>53</b>	84	821
Greater of lines 50 and 53		<b>54</b>	84	821

Returns under the Accounts and Statements Rules  
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**Group solvency calculation**  
**Note 0112 continued**

Form 11

**Calculation of general insurance capital requirement - premiums amount and brought forward amount**Name of insurer **The World Auxiliary Insurance Corporation Limited**

Global business

Financial year ended **31st December 2009****Company registration  
number****GL/UK/CM****day month year****units**

<b>R11</b>	<b>158900</b>	<b>GL</b>	<b>31 12 2009</b>	<b>£000</b>
			<b>This financial year 1</b>	<b>Previous year 2</b>
Gross premiums written		<b>11</b>		
Premium taxes and levies (included in line 11)		<b>12</b>		
Premiums written net of taxes and levies (11-12)		<b>13</b>		
Premiums for classes 11, 12 or 13 (included in line 13)		<b>14</b>		
Premiums for "actuarial health insurance" (included in line 13)		<b>15</b>		
<b>Sub-total A</b> (13 + ½ 14 - 2/3 15)		<b>16</b>		
Gross premiums earned		<b>21</b>		
Premium taxes and levies (included in line 21)		<b>22</b>		
Premiums earned net of taxes and levies (21-22)		<b>23</b>		
Premiums for classes 11, 12 or 13 (included in line 23)		<b>24</b>		
Premiums for "actuarial health insurance" (included in line 23)		<b>25</b>		
<b>Sub-total H</b> (23 + ½ 24 - 2/3 25)		<b>26</b>		
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		<b>30</b>		
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure		<b>31</b>		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	<b>32</b>		
	Excess (if any) over 57.5m EURO x 0.02	<b>33</b>		
<b>Sub-total J</b> (32-33)		<b>34</b>		
Claims paid in period of 3 financial years		<b>41</b>	8053	7685
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>42</b>	58431	85529
	For insurance business accounted for on an accident year basis	<b>43</b>		
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>44</b>	82740	100586
	For insurance business accounted for on an accident year basis	<b>45</b>		
<b>Sub-total C</b> (41+42+43-44-45)		<b>46</b>	(16256)	(7372)
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		<b>47</b>	(16256)	(7372)
<b>Sub-total D</b> (46-47)		<b>48</b>		
<b>Reinsurance ratio</b> (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		<b>49</b>	0.50	0.50
<b>Premiums amount</b> (Sub-total J x reinsurance ratio)		<b>50</b>		
Provision for claims outstanding (before discounting and net of reinsurance)		<b>51</b>		
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		<b>52</b>	58431	85529
<b>Brought forward amount</b> (See instruction 4)		<b>53</b>		
Greater of lines 50 and 53		<b>54</b>		

Returns under the Accounts and Statements Rules  
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**Group solvency calculation**  
**Note 0112 continued**

Form 12

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

Name of insurer **Consolidated Adjustments**  
 Global business

Financial year ended **31st December 2009**

R12		Company registration number	GL/UK/CM	day month year			units
			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	(1)			(4412)
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22				300
	For insurance business accounted for on an accident year basis		23	(4)			(3)
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	(1242)			
	For insurance business accounted for on an accident year basis		25	1			
Claims incurred in reference period (21+22+23-24-25)			26	1236			(4415)
Claims incurred for classes 11, 12 or 13 (included in 26)			27	(16568)			(12482)
Claims incurred for "actuarial health insurance" (included in 26)			28				
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)			29	(7047)			(10657)
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)			31	(2351)			(3551)
Division of sub-total F (gross adjusted claims amount)	x 0.26		32	(3470)			(1883)
	Excess (if any) over 40.3m EURO x 0.03		33	3744			4639
<b>Sub-total G</b> (32-33)			39	(7214)			(6522)
<b>Claims amount</b> Sub-total G x reinsurance ratio (11.49)			41	(507)			(1351)
<b>Higher of premiums amount and brought forward amount</b> (11.54)			42	(48915)			(36121)
<b>General insurance capital requirement</b> (higher of lines 41 and 42)			43	(74005)			(62304)

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

Form 12

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2009**

Company registration number		GL/UK/CM	day month year			Units
R12		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	4846314			4922682
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	150186			85179
	For insurance business accounted for on an accident year basis	23	2098355			2376353
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	391307			227292
	For insurance business accounted for on an accident year basis	25	2248457			2322438
Claims incurred in reference period (21+22+23-24-25)		26	4455091			4834484
Claims incurred for classes 11, 12 or 13 (included in 26)		27	377362			673909
Claims incurred for "actuarial health insurance" (included in 26)		28				
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)		29	4643772			5171439
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	1547924			1723813
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	402460			448191
	Excess (if any) over 40.3m EURO x 0.03	33	45357			50836
<b>Sub-total G</b> (32-33)		39	357103			397355
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41	357103			397355
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42	335323			372236
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43	357103			397355

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

Form 12

**Calculation of general insurance capital requirement – claims amount and result**Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2009**

Company registration number		GL/UK/CM	day month year			Units
R12		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	2543150		2289916	
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	76820		89168	
	For insurance business accounted for on an accident year basis	23	1732362		1796204	
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	87400		59772	
	For insurance business accounted for on an accident year basis	25	1692544		1633999	
Claims incurred in reference period (21+22+23-24-25)		26	2572388		2481517	
Claims incurred for classes 11, 12 or 13 (included in 26)		27	835770		1114989	
Claims incurred for "actuarial health insurance" (included in 26)		28				
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)		29	2990273		3039012	
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	996758		1013004	
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	259157		263381	
	Excess (if any) over 40.3m EURO x 0.03	33	28822		29512	
<b>Sub-total G</b> (32-33)		39	230335		233869	
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41	218603		214768	
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42	271348		277550	
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43	271348		277550	

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

Form 12

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

Name of insurer **CGU Bonus Limited**

Global business

Financial year ended **31st December 2009**

		Company registration number	GL/UK/CM	day month year			Units
R12		SC8140	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	233398			312312
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	110946			191182
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	294023			338195
Claims incurred in reference period (21+22+23-24-25)			26	50321			165299
Claims incurred for classes 11, 12 or 13 (included in 26)			27	(829)			51369
Claims incurred for "actuarial health insurance" (included in 26)			28				
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)			29	49907			190984
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)			31	16636			63661
Division of sub-total F (gross adjusted claims amount)	x 0.26		32	4325			16552
	Excess (if any) over 40.3m EURO x 0.03		33				1032
<b>Sub-total G</b> (32-33)			39	4325			15520
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)			41	3904			15520
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)			42	19799			35896
<b>General insurance capital requirement</b> (higher of lines 41 and 42)			43	19799			35896

Returns under the Accounts and Statements Rules  
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**Group solvency calculation**  
**Note 0112 continued**

Form 12

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

Name of insurer **CGU Underwriting Limited**

Global business

Financial year ended **31st December 2009**

Company registration number		GL/UK/CM	day month year			Units
R12		GL	31	12	2009	£000
94405			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	471797			490166
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	85627			80652
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	128796			142696
Claims incurred in reference period (21+22+23-24-25)		26	428628			428122
Claims incurred for classes 11, 12 or 13 (included in 26)		27				
Claims incurred for "actuarial health insurance" (included in 26)		28				
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)		29	428628			428122
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	142876			142707
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	37148			37104
	Excess (if any) over 40.3m EURO x 0.03	33	3206			3403
<b>Sub-total G</b> (32-33)		39	33942			33701
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41	31990			30839
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42	38916			38916
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43	38916			38916

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

Form 12

**Calculation of general insurance capital requirement – claims amount and result**Name of insurer **Hamilton Insurance Company Limited**

Global business

Financial year ended **31st December 2009**

		Company registration number	GL/UK/CM	day month year	Units
R12		1655888	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	139640	205160
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	17719	29986
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	40054	42071
Claims incurred in reference period (21+22+23-24-25)			26	117305	193075
Claims incurred for classes 11, 12 or 13 (included in 26)			27		
Claims incurred for "actuarial health insurance" (included in 26)			28		
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)			29	117305	193075
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)			31	39102	64358
Division of sub-total F (gross adjusted claims amount)	x 0.26		32	10166	16733
	Excess (if any) over 40.3m EURO x 0.03		33	93	1053
<b>Sub-total G</b> (32-33)			39	10073	15680
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)			41	5037	11696
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)			42	10253	10954
<b>General insurance capital requirement</b> (higher of lines 41 and 42)			43	10253	11696

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
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**Group solvency calculation**  
**Note 0112 continued**

Form 12

**Calculation of general insurance capital requirement – claims amount and result**Name of insurer **The Ocean Marine Insurance Company Limited**

Global business

Financial year ended **31st December 2009**

Company registration number		GL/UK/CM	day month year			Units
R12		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	54385			67923
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	405874			558631
	For insurance business accounted for on an accident year basis	23				
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	461244			559394
	For insurance business accounted for on an accident year basis	25				
Claims incurred in reference period (21+22+23-24-25)		26	(985)			67160
Claims incurred for classes 11, 12 or 13 (included in 26)		27	2708			88456
Claims incurred for "actuarial health insurance" (included in 26)		28				
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)		29	369			111388
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	123			37129
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	32			9654
	Excess (if any) over 40.3m EURO x 0.03	33				236
<b>Sub-total G</b> (32-33)		39	32			9418
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41	16			4709
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42	5446			7496
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43	5446			7496

Returns under the Accounts and Statements Rules  
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**Aviva International Insurance Limited**  
**Financial year ended 31 December 2009**  
**Group solvency calculation**  
**Note 0112 continued**

Form 12

**Calculation of general insurance capital requirement – claims amount and result**Name of insurer **RAC Insurance Limited**

Global business

Financial year ended **31st December 2009**

		Company registration number	GL/UK/CM	day month year			Units
R12		2355834	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		37609		32951	
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		1825		5395	
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		269		377	
Claims incurred in reference period (21+22+23-24-25)		26		39165		37969	
Claims incurred for classes 11, 12 or 13 (included in 26)		27					
Claims incurred for "actuarial health insurance" (included in 26)		28					
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)		29		39165		37969	
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31		13055		12656	
Division of sub-total F (gross adjusted claims amount)	x 0.26	32		3394		3291	
	Excess (if any) over 40.3m EURO x 0.03	33					
<b>Sub-total G</b> (32-33)		39		3394		3291	
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41		3394		2934	
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42		84		2612	
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43		3394		2934	

Returns under the Accounts and Statements Rules  
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**Aviva International Insurance Limited**  
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**Group solvency calculation**  
**Note 0112 continued**

Form 12

**Calculation of general insurance capital requirement – claims amount and result**Name of insurer **Scottish Boiler & General Insurance Company Limited**

Global business

Financial year ended **31st December 2009**

		Company registration number	GL/UK/CM	day month year			Units
R12		1054	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		4517			12923
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		78			733
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		3708			5031
Claims incurred in reference period (21+22+23-24-25)		26		887			8625
Claims incurred for classes 11, 12 or 13 (included in 26)		27					
Claims incurred for "actuarial health insurance" (included in 26)		28					
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)		29		887			8625
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31		296			2875
Division of sub-total F (gross adjusted claims amount)	x 0.26	32		77			748
	Excess (if any) over 40.3m EURO x 0.03	33					
<b>Sub-total G</b> (32-33)		39		77			748
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41		77			747
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42		84			821
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43		84			821

Returns under the Accounts and Statements Rules  
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**Aviva International Insurance Limited**  
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**Group solvency calculation**  
**Note 0112 continued**

Form 12

**Calculation of general insurance capital requirement – claims amount and result**Name of insurer **The World Auxiliary Insurance Corporation Limited**

Global business

Financial year ended **31st December 2009**

Company registration number		GL/UK/CM	day month year			Units
R12		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	8053			7685
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	58431			85529
	For insurance business accounted for on an accident year basis	23				
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	82740			100586
	For insurance business accounted for on an accident year basis	25				
Claims incurred in reference period (21+22+23-24-25)		26	(16256)			(7372)
Claims incurred for classes 11, 12 or 13 (included in 26)		27	(33482)			(7372)
Claims incurred for "actuarial health insurance" (included in 26)		28				
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)		29	(32997)			(11058)
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	(10999)			(3686)
Division of sub-total F (gross adjusted claims amount)	x 0.26	32				
	Excess (if any) over 40.3m EURO x 0.03	33				
<b>Sub-total G</b> (32-33)		39				
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41				
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42				
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43				

Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2009****\*0301\* NET ADMISSIBLE ASSET RECONCILIATION**

	<b>2009 £000</b>	<b>2008 £000</b>
Total admissible assets (Form 13, line 89)	11,448,940	10,790,447
Total liabilities (Form 15, line 69)	(8,080,691)	(9,115,000)
Net admissible assets	<u>3,368,249</u>	<u>1,675,447</u>
Add back capital requirement of regulated related undertakings	5,515,400	6,931,478
	<u>8,883,649</u>	<u>8,606,925</u>
Total capital resources after deductions (Form 3, line 79)	<u>8,883,649</u>	<u>8,606,925</u>

**\*0310\* VALUATION DIFFERENCES**

At 31 December 2009, line 35 was £284.9m which relates to the equalisation provision.

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

	<b>2009 £000</b>	<b>2008 £000</b>
Opening Profit and loss account and other reserves (Form 3, line 12)	(5,601,680)	(8,969,314)
Closing Profit and loss account and other reserves (Form 3, line 12)	<u>7,453,570</u>	<u>5,601,680</u>
Movement in profit & loss account and other reserves (Form 3, line 12)	1,851,890	(3,367,634)
Add: Movement on equalisation provision	23,300	26,400
Add: FV losses on investment in subsidiaries	629,307	3,947,534
Less: Transfer of capital to reserves	(1,000,000)	-
Profit for the year (Form 16, line 49)	<u>1,504,497</u>	<u>606,300</u>
Dividends for the year (Form 16 line 51)	-	(1,050,000)
Losses retained for the financial year (Form 16, line 59)	<u>1,504,497</u>	<u>(443,700)</u>

**\*1104\* DISCOUNTING**

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

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva International Insurance Limited

#### Financial year ended 31 December 2009

#### \*1301\* AGGREGATE VALUE OF UNLISTED INVESTMENTS AND CERTAIN OTHER SECURITIES

At 31 December 2009, the aggregate values of the following types of investments held by the Group were:

1. Unlisted investments, comprising debt and equity securities	£12.7m (2008 £44.5m)
2. Listed investments which are not readily realisable	£nil (2008 £nil)
3. Holdings in non-authorised collective investment schemes	£nil (2008 £nil)
4. Reversionary interests or remainders in property other than land and buildings	£nil (2008 £nil)

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

At 31 December 2009, the Group held £nil (2008 £nil) in hybrid securities.

#### \*1304\* SET OFF POLICY

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

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

Management of credit risk includes monitoring exposures at an aggregated level and requiring business units to implement local credit risk policies. Local businesses are required to report all exposures centrally to enable aggregation of exposure across the organisation. Aggregate exposures per counterparty are monitored against centrally-set limits reflecting the credit rating of each counterparty, the seniority of the assets held with that counterparty, the duration of the assets held with that counterparty and any other considerations deemed relevant on a case-by-case basis. There is additionally an overriding maximum exposure limit to any one counterparty regardless of credit rating or type of asset held.

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

In respect of the All exposure to concentrations of risk with individual reinsurers, a limits framework and policy to manage reinsurance credit risk is applied and the impact from reinsurer default measured regularly, in particular through the ICA tests.

The Group Credit Approvals Committee is responsible for managing all the above risks.

Any exposures that are in excess of credit limits are highlighted and monitored on an ongoing basis by both the Group Credit Approvals Committee and the Group Assets Committee. Further investment in that counterparty will be restricted and businesses will be required to take steps to reduce exposure.

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

Appendix 9.1 of IPRU (INS) requires disclosure by an insurer of counterparty exposures, subject to any of the limits in INSPRU 2.1.22R(3), in excess of the sum of 20,000 Euro and 5% of its general insurance liabilities net of reinsurance ceded. For 2009, this figure is £352m. The following table sets out counterparty exposures in excess of this limit, by reference to total assets of all companies within the All Group

Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2009**

<b>Counterparty</b>	<b>Exposure in excess of limit specified (£m)</b>	<b>Principal nature of assets giving rise to exposure</b>
European Investment Bank	967	Fixed interest securities
Rabobank Nederland NV	921	Fixed interest securities
Federal Home Loan Mortgage Corp	868	Asset-backed securities
Dexia SA	839	Fixed interest securities
Caisses d'Epargne Participations	820	Fixed interest securities
Federal National Mortgage Association	767	Asset-backed securities
UniCredit SpA	756	Fixed interest securities and equity securities
Caja De Ahorros De Valencia Castellon y Alicante	674	Fixed interest securities and money market deposits
Societe Generale	637	Fixed interest securities
BNP Paribas	595	Fixed interest securities
Caisse d'Amortissement de la Dette Sociale	555	Fixed interest securities
Banco Santander SA	445	Fixed interest securities
General Electric Company	410	Fixed interest securities
Groupe BPCE SA	405	Fixed interest securities
Caisse Refinancement de l'Habitat	366	Fixed interest securities
Citigroup Inc	342	Fixed interest securities and money market deposits
HSBC Holdings plc	287	Fixed interest securities
Kreditanstalt Fur Wiederaufbau	262	Fixed interest securities
Lloyds Banking Group plc	249	Fixed interest securities and money market deposits
Bank of America Corp	248	Fixed interest securities
Groupe Credit Mutuel	230	Fixed interest securities and money market deposits
Reseau Ferre de France	209	Fixed interest securities
Canada Mortgage & Housing Corporation	135	Fixed interest securities
Bank Nederlandse Gemeenten	120	Fixed interest securities
SAS Rue la Boetie	115	Fixed interest securities
JPMorgan Chase & Corporation	95	Fixed interest securities
Unione di Banche Italiane ScpA	90	Equity securities
Credit Suisse Group AG	84	Fixed interest securities and money market deposits
Barclays Plc	65	Fixed interest securities and money market deposits
The Governor & Company of the Bank of Ireland	60	Fixed interest securities and money market deposits
Deutsche Bahn AG	58	Fixed interest securities
HSH Nordbank AG	57	Fixed interest securities
Axa SA	38	Fixed interest securities
Royal Bank of Scotland Group plc	36	Fixed interest securities
AyT Cédulas Cajas Global	31	Asset-backed securities
GDF SUEZ	30	Fixed interest securities
ING Groep NV	30	Fixed interest securities
UBS AG	24	Fixed interest securities

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva International Insurance Limited

#### Financial year ended 31 December 2009

#### \*1307\* SECURED EXPOSURES

At 31 December 2009, there was an on loan position of £223.9m (2008 £229.2m) collateralised by a value of £230.5m (2008 £261.2m).

#### \*1315\* OTHER ASSETS

At 31 December 2009, other assets were £142.0m which represent net current tax assets.

#### \*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 a number of charges registered against Aviva International Insurance Limited ("All") and against companies within the All Group at Companies House. These charges relate to letters of credit, banking facilities, reinsurance recoveries and other arrangements incurred in the ordinary course of business. The likelihood of any of these charges being called on is considered to be remote.

(b) At 31 December 2009, the Group had no potential capital gains tax liability.

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

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva International Insurance Limited

#### Financial year ended 31 December 2009

#### \*1502\* CONTINGENT LIABILITIES cont

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

- 9.5% guaranteed bonds 2016, £200m

The Company has also guaranteed the commercial paper programme under which the maximum liability is £2,000m and the amount outstanding at 31 December 2009 was £483m.

The Company also acts as guarantor for the related committed borrowing facilities of Aviva plc, under which the maximum liability is £2,110m and the amount outstanding at 31 December 2009 was £nil. The amount of £2,110m is jointly guaranteed by Aviva Insurance Limited.

The Company has provided indemnities, totalling £507m to various banks as back up for letters of credit for facilities made available to other group companies. The Company also acts as guarantor in respect of earn-out payments connected to their Spanish joint ventures and reserving in connection with the sale of Aviva Courtage to Groupama. These have been estimated to total £558m at 31 December 2009.

The Company has provided guarantees for the obligations of Aviva International Holdings Limited under Shareholders Agreements entered into with banks and third parties.

The Company has guaranteed to discharge all general insurance liabilities to policyholders of those companies whose licences were revoked during the previous year, as listed in note 0112.

(e) There are no fundamental uncertainties.

#### \*1507\* OTHER ADJUSTMENTS

At 31 December 2009, other adjustments comprised of claims equalisation provision of £284.9m.

#### \*1601\* EXCHANGE RATES

Assets and liabilities are converted into sterling at rates of exchange ruling at 31 December 2009. Revenue transactions denominated in foreign currencies are translated at the exchange rate at the date of the transaction.

#### \*1603\* OTHER INCOME AND CHARGES

Other income and charges comprises:

	<b>2009</b>	<b>2008</b>
	<b>£000</b>	<b>£000</b>
General Corporate Costs	(90,400)	(152,189)
Profit on sale of subsidiaries	545,570	-
Restructuring costs	(42,700)	(51,800)
(Impairment)/Reversal of Impairment of investment in subsidiaries	-	(55,000)
Total (Form 16 Line 21)	412,470	(258,989)

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva International Insurance Limited

#### Financial year ended 31 December 2009

#### \*20A\* GENERAL INSURANCE BUSINESS – SUMMARY OF BUSINESS CARRIED ON

##### \*20Aa\* Risk Category Allocation

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

##### \*20Ab\* Risks of Death or Injury to Passengers

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

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

No business has been allocated to any of category numbers 187, 400 or 700. Risk category 223 includes all contracts of insurance against loss of, or damage to, taxis or vehicles used in the motor trade; or against the risks of the persons insured incurring liabilities to third parties arising out of or in connection with the use of such vehicles.

##### \*20Af\* Analyses of Mixed Risk Categories

There are no amounts reported under risk category number 343. In respect of risk categories 113 (travel) and 274 (mixed commercial package) the estimated analyses by class are:

Groups of classes	Gross premium written	Provision for undiscounted gross claims		Provision for gross unearned premium
		Reported	IBNR	
	£000	£000	£000	£000
<b>TRAVEL</b>				
Accident and Health	5,245	2,855	519	22
Fire and other damage to property	954	519	94	4
Classes 16, 17 and 18 combined	3,337	1,817	331	14
<b>Total</b>	<b>9,536</b>	<b>5,191</b>	<b>944</b>	<b>40</b>
<b>MIXED COMMERCIAL PACKAGE</b>				
Fire and other damage to property	1,380	68	1	1,188
Motor	920	45	1	793
Liability	614	30		528
Classes 16, 17 and 18 combined	153	8		132
<b>Total</b>	<b>3,067</b>	<b>151</b>	<b>2</b>	<b>2,641</b>

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva International Insurance Limited

#### Financial year ended 31 December 2009

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

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

##### \*20Aj\* Unused Authorisation Classes

In respect of authorisation classes 5 (aircraft) and 11 (aircraft liability), no new contracts of insurance have been effected by the Company since 2003.

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

#### INTRA-GROUP REINSURANCE CONTRACTS

Material intra-group reinsurance contracts in 2009 are summarised below:-

<b>Ceded by</b>	<b>Reinsured by</b>	<b>Relationship</b>	<b>Reinsurance premiums £'m</b>	<b>Result ceded £'m</b>
Aviva Insurance UK Limited	Aviva International Insurance Limited	Subsidiary/ parent	901	(99) loss
London and Edinburgh Insurance Company Limited	Aviva International Insurance Limited	Subsidiary/ parent	64	(6) loss
Gresham Insurance Company Limited	Aviva International Insurance Limited	Subsidiary/ parent	229	(31) loss
Aviva International Insurance Limited	Aviva Re Ltd	Fellow subsidiaries of Aviva plc	7	7 profit

Details of recoveries and outstanding debts are set out in the rule 9.25 statement in this return.

#### EXPENSES

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

	<b>£'m</b>
CGU Bonus Limited	2
Aviva Insurance Limited	194
Aviva International Insurance Limited	3

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**

**Aviva International Insurance Limited**

**Financial year ended 31 December 2009**

CAPITAL AND OTHER FUNDING

The following material transactions took place during 2009:-

Received By	Paid By	Relationship	Amount £m	Transaction
Aviva Insurance Ltd	Aviva Credit Services UK Ltd	Parent/Subsidiary	5	Dividend
Aviva Insurance Ltd	Timberlaine Properties	Parent/Subsidiary	4	Dividend
Aviva International Insurance Ltd	Aviva Consumer Products UK Ltd	Parent/Subsidiary	25	Dividend
Aviva International Insurance Ltd	Hamilton Insurance Company Ltd	Parent/Subsidiary	5	Dividend
Aviva International Insurance Ltd	The World Auxiliary Ins Corp Ltd	Parent/Subsidiary	10	Dividend
Aviva International Insurance Ltd	Poland Life	Parent/Subsidiary	88	Dividend
Aviva International Insurance Ltd	Poland Pensions	Parent/Subsidiary	14	Dividend
Aviva International Insurance Ltd	Singapore Life	Parent/Subsidiary	1	Dividend
Aviva International Insurance Ltd	The Northern Insurance Company Ltd	Parent/Subsidiary	12	Dividend
Aviva International Insurance Ltd	Aviva Insurance Ltd	Parent/Subsidiary	900	Dividend
Aviva Insurance Ltd	Aviva International Holdings Ltd	Parent/Subsidiary	900	Dividend

TRANSFER OF COMPANIES

On 23<sup>rd</sup> December 2009, the Company transferred the entire issued share capitals of Hamilton Insurance Company Limited and CGU Underwriting Limited, regulated UK general insurance companies, to a subsidiary company, Aviva Insurance UK Limited, at fair value. It also transferred the entire issued share capitals of The Ocean Marine Insurance Company Limited and The World Auxiliary Insurance Corporation Limited, both regulated UK general insurance companies, to Aviva Insurance Limited, at fair value.

On the same date, Aviva Insurance Limited then transferred 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, to Aviva Insurance UK Limited, at fair value.

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva International Insurance Limited

#### Financial year ended 31 December 2009

##### \*2008\* Accounting For Certain London Insurance Market Business

Following the Company's withdrawal from the London insurance market, certain ceded business is accounted for one quarter in arrears, based upon bordereau statements. This business represents £868,778k of undiscounted gross claims on Form 20A, all of which are 100% reinsured.

##### \*2102\* Unearned Premiums

Unearned premiums on an accident year basis are computed principally on a daily pro-rata basis, which the Company believes most accurately determines the required provision.

##### \*2202\* \*2404\* Claims Management Costs

Claims management costs represent indirect overhead costs incurred in respect of maintaining settlement functions. These costs include both charges by third parties and an attribution of the Company's own expenses, such as salaries and related costs of employees. Provision has been made at the year end for all claims management costs to cover the anticipated future costs of negotiating and settling claims which have been incurred, whether reported or not.

##### \*2204\* \*2406\* Acquisition Costs

Acquisition costs represent the fixed and variable costs arising from the conclusion of insurance contracts including direct costs, such as the cost of drawing up the insurance document, and indirect costs, such as advertising costs or the administrative expenses connected with the processing of proposals and the issuing of policies. For business accounted for on an annual basis, a proportion of the related acquisition expenses has been deferred commensurate with the unearned premiums provisions. The acquisition costs deferred have been that proportion of the total acquisition costs, which the unearned premiums provision bears to gross written premiums, by category.

##### \*2205\* \*2502\* Unexpired Risks

Provision is made for unexpired risks when, after taking account of an element of attributable investment income, if necessary, it is anticipated that unearned premiums will be insufficient to cover future claims and expenses on existing contracts. In 2009, £1,120k of investment income has needed to be taken into account in reporting category 180 (2008 - £nil).

##### \*2402\* Adoption of Underwriting Year Accounting

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

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva International Insurance Limited

#### Financial year ended 31 December 2009

##### \*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.

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

An adjustment for discounting has been made in the following categories: Commercial Liability (270); Aviation (330); Marine (340); Non-Proportional Treaty Accepted (500); and Proportional Treaty Accepted (600). The risks that have been discounted relate either to US risks and are 100% reinsured; or to latent claims.

The average interval to the expected claims settlement date of this portion not reinsured is 15 years. This has been estimated by modelling the settlement patterns in the underlying claims.

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 for the United Kingdom.

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.

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

Consistent with the other forms included within Appendix 9.2, the calculation of the claims equalisation provision of £320.8m shown in line 28 of Form 37 has been on a consolidated basis. The claims equalisation provision of £284.9m included in line 15 Form 15 differs from this amount as it has been calculated as an aggregation of the claims equalisation provision of the companies within this return rather than on a consolidated basis. The claims equalisation provision on an aggregation basis has been adopted to reflect the actual aggregated liabilities of the underlying companies and is consistent with the treatment of tax for claims equalisation provision.

Explanation of the movement on equalisation provision of £23.3m shown in supplementary note 0313 compared with the transfer in/(out) for the financial year included in line 29 of Form 37 is noted above.

## Statement of additional information on derivative contracts required by rule 9.29 of the Accounts and Statements Rules.

### Aviva International Insurance Limited

#### Financial Year ended 31st December 2009

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

- (a) The investment guidelines operated by the Company during 2009 for the use of derivative contracts were as follows:
- (i) **Futures**  
Futures may be used to implement asset allocation decisions, where this is more efficient than trading in the underlying securities or would avoid disruption to asset allocation strategies.
- Forward foreign exchange contracts may be used to manage the impact of currency fluctuations on the balance sheet and to hedge cash flows.
- (ii) **Options**  
Transactions in financial options may only be undertaken with the prior approval the Group Derivatives committee. Their use is limited to balance sheet risk reduction, including the management of the solvency capital surplus.
- (iii) **Swaps**  
Except for foreign exchange swaps (referred to under futures), swaps may only be undertaken following the prior approval of the Group Derivatives Committee. Their use is limited to balance sheet risk reduction.
- (b) During the financial year the Company had agreed to acquire or dispose of assets under derivative contracts. The impact of derivatives in changing exposures was greatest in the latter part of August. Cross currency swaps with a nominal value of £807m were in place, together with forward foreign exchange transactions (£1,310m nominal value), equity put options (£3,676m gross amount) and currency options (£357m nominal).
- (c) A limited number of foreign exchange forward contracts were entered into over the year, for hedging intra group remittances and proceeds from the sale of a group subsidiary.
- Equity put options and currency options were transacted in order to hedge the solvency surplus.
- (d) All derivative contracts entered into during the financial year fell within rule INSPRU 3.2.5R.
- (e) During the year, EUR 65m of premiums were received in respect of sold options.

Returns under the Accounts and Statements Rules

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

**Aviva International Insurance Limited**

**Financial year ended 31 December 2009**

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

At 31 December 2009, Aviva plc held all the issued shares in Aviva Group Holdings Limited, and Aviva Group Holdings Limited in the Company.

During the year the Company was a controller of the following companies included in this return. At 31 December 2009 the Company held, either directly or indirectly, all the issued shares in and was entitled to exercise all the voting power at any general meeting of each company:

Aviva Insurance Limited  
CGU Underwriting Limited  
The Ocean Marine Insurance Company Limited  
Hamilton Insurance Company Limited  
The World Auxiliary Insurance Corporation Limited  
RAC Insurance Limited

During the year Aviva Insurance Limited was a controller of the following companies included in this return. At 31 December 2009 the Company held, either directly or indirectly, all the issued shares in and was entitled to exercise all the voting power at any general meeting of each company:

CGU Bonus Limited  
Scottish Boiler and General Insurance Company Limited