

# **Aviva Insurance UK Limited**

**Annual FSA Insurance Returns for the year ended  
31st December 2010**



(Appendices 9.1, 9.2, 9.5, 9.6)

# AVIVA INSURANCE UK LIMITED

Year ended 31st December 2010

## Contents

The companies included in this return are:

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

<b>Appendix 9.1</b>		<b>Page</b>
Form 1	General insurance business: Statement of solvency	1-2
Form 3	Components of capital resources	3-5
Form 11	General insurance business: Calculation of general insurance capital requirement - premiums amount and brought forward amount	6
Form 12	General insurance business: Calculation of general insurance capital requirement – claims amount and result	7
Form 13	Analysis of admissible assets	8-10
Form 15	Liabilities (other than long-term insurance business)	11
Form 16	Profit & loss account (non-technical account)	12
Form 17	Analysis of derivative contracts	13
<b>Appendix 9.2</b>		
Form 20A	General insurance business: summary of business carried on	14-16
Form 20-27	General insurance business revenue	17-75
Form 30	Expected income and yield from admissible assets covering discounted provisions	76-77
Form 31	General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance	78-89
Form 32	General insurance business (accident year accounting): Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance	90-92
Form 37-38	Equalisation provisions	93-94
	Rule 9.25 – Major Reinsurers	95-97
	Rule 9.26 – Major Facultative Reinsurers	98
	Rule 9.27 – Major Cedants	99
	Rule 9.29 – Additional information on Derivative Contracts	100
	Rule 9.30 – Additional information on Controllers	101
<b>Appendix 9.5</b>		
	Rule 9.32 – Additional Information on General Insurance Business Ceded	102-112
	Rule 9.32A – Additional information on Financial Reinsurance and Financing Arrangements	113
	Supplementary Notes to the Return	114-133
<b>Appendix 9.6</b>		
	Directors' Certificate	134
	Auditor's Report	135 -136

**Statement of solvency - general insurance business****Form 1**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

Adjusted solo solvency calculation

	Company registration number	GL/ UK/ CM	day	month	year	units
R1	99122	GL	31	12	2010	£000
			As at end of this financial year		As at end of the previous year	
			1		2	

**Capital resources**

Capital resources arising outside the long-term insurance fund	11	811596	876934
Capital resources allocated towards long-term insurance business arising outside the long-term insurance fund	12		
Capital resources available to cover general insurance business capital resources requirement (11-12)	13	811596	876934

**Guarantee fund**

Guarantee fund requirement	21	159562	173977
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	652034	702957

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	280132	280132
Base capital resources requirement	33	3040	3128
Individual minimum capital requirement	34	280132	280132
Capital requirements of regulated related undertakings	35	66185	80600
Minimum capital requirement (34+35)	36	346317	360732
Excess (deficiency) of available capital resources to cover 50% of MCR	37	638437	696568
Excess (deficiency) of available capital resources to cover 75% of MCR	38	551858	606385

**Capital resources requirement (CRR)**

Capital resources requirement	41	346317	360732
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	465279	516202

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51		
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**Covering sheet to Form 1**

**Form 1**

Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**



Cathryn Riley

Director



David McMillan

Director



Mark Hodges

Director

York, 22nd March 2011

**Components of capital resources****Form 3  
(Sheet 1)**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

	Company registration number	GL/ UK/ CM	day	month	year	units
<b>R3</b>	<b>99122</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2010</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>	

**Core tier one capital**

Permanent share capital	<b>11</b>	997050		997050	997050
Profit and loss account and other reserves	<b>12</b>	124175		124175	116869
Share premium account	<b>13</b>	148100		148100	148100
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>	1269325		1269325	1262019

**Tier one waivers**

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>				

**Other tier one capital**

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</b> (19+24+25+26+27+28)	<b>31</b>	1269325		1269325	1262019
Investments in own shares	<b>32</b>				
Intangible assets	<b>33</b>	1		1	2469
Amounts deducted from technical provisions for discounting	<b>34</b>	125318		125318	89098
Other negative valuation differences	<b>35</b>	51735		51735	58599
Deductions in related undertakings	<b>36</b>	22375		22375	25531
Deductions from tier one (32 to 36)	<b>37</b>	199429		199429	175697
<b>Total tier one capital after deductions</b> (31-37)	<b>39</b>	1069896		1069896	1086322

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

Global business

Financial year ended **31st December 2010**

	Company registration number	GL/ UK/ CM	day	month	year	units
<b>R3</b>	<b>99122</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2010</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>	

**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>				
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>				

Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>				
<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	<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>				

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

Global business

Financial year ended **31st December 2010**

	Company registration number	GL/ UK/ CM	day	month	year	units
<b>R3</b>	<b>99122</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2010</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>	1069896		1069896	1086322
Inadmissible assets other than intangibles and own shares	<b>73</b>	59957		59957	61580
Assets in excess of market risk and counterparty limits	<b>74</b>	198343		198343	147808
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>	811596		811596	876934

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

Available capital resources for guarantee fund requirement	<b>81</b>	811596		811596	876934
Available capital resources for 50% MCR requirement	<b>82</b>	811596		811596	876934
Available capital resources for 75% MCR requirement	<b>83</b>	811596		811596	876934

**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 Insurance UK Limited**

Global business

 Financial year ended **31st December 2010**

General insurance business

	Company registration number	GL/ UK/ CM	day	month	year	units
R11	99122	GL	31	12	2010	£000
			This financial year		Previous year	
			1		2	
Gross premiums written		11	2551821		2468042	
Premiums taxes and levies (included in line 11)		12	18580		28910	
Premiums written net of taxes and levies (11-12)		13	2533241		2439132	
Premiums for classes 11, 12 or 13 (included in line 13)		14	65751		64941	
Premiums for "actuarial health insurance" (included in line 13)		15				
<b>Sub-total A</b> (13 + 1/2 14 - 2/3 15)		16	2566117		2471603	
Gross premiums earned		21	2513447		2908586	
Premium taxes and levies (included in line 21)		22	18580		28910	
Premiums earned net of taxes and levies (21-22)		23	2494867		2879676	
Premiums for classes 11, 12 or 13 (included in line 23)		24	67924		91077	
Premiums for "actuarial health insurance" (included in line 23)		25				
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)		26	2528829		2925215	
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		30	2566117		2925215	
<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	461901		526539	
	Excess (if any) over 57.5M EURO x 0.02	33	50323		57476	
<b>Sub-total J</b> (32-33)		34	411578		469063	
Claims paid in period of 3 financial years		41	7029871		7835603	
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	82647		85672	
	For insurance business accounted for on an accident year basis	43	2445495		2434550	
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	60352		50843	
	For insurance business accounted for on an accident year basis	45	2893763		3216074	
<b>Sub-total C</b> (41+42+43-44-45)		46	6603898		7088908	
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	3677975		3953494	
<b>Sub-total D</b> (46-47)		48	2925923		3135414	
<b>Reinsurance ratio</b> (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.50		0.50	
<b>Premiums amount</b> (Sub-total J x reinsurance ratio)		50	205789		234532	
Provisions for claims outstanding (before discounting and net of reinsurance)		51	1215112		1196799	
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	280132		279237	
Greater of lines 50 and 53		54	280132		279237	



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

Form 12

Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

General insurance business

		Company registration number	GL/ UK/ CM	day	month	year	units	
		R12	99122	GL	31	12	2010	£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	7029871		7835603		
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	82647		85672			
	For insurance business accounted for on an accident year basis	23	2445495		2434550			
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	60352		50843			
	For insurance business accounted for on an accident year basis	25	2893763		3216074			
Claims incurred in reference period (21+22+23-24-25)			26	6603898		7088908		
Claims incurred for classes 11, 12 or 13 (included in 26)			27	403037		409561		
Claims incurred for "actuarial health insurance" (included in 26)			28					
Sub-total E (26 + 1/2 27 - 2/3 28)			29	6805417		7293689		
Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)			31	2268472		2431230		
Division of sub-total F (gross adjusted claims amount)	X 0.26	32	589803		632120			
	Excess (if any) over 40.3M EURO x 0.03	33	67004		71856			
Sub-total G (32 - 33)			39	522799		560264		
Claims amount Sub-total G x reinsurance ratio (11.49)			41	261400		280132		
Higher of premiums amount and brought forward amount (11.54)			42	280132		279237		
General insurance capital requirement (higher of lines 41 and 42)			43	280132		280132		

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

Global business

Financial year ended **31st December 2010**Category of assets **Total other than Long-term insurance business assets**

	Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets
R13	99122	GL	31	12	2010	£000	1
				As at end of this financial year		As at end of the previous year	
				1		2	
Land and buildings			11		6652		6650

**Investments in group undertakings and participating interests**

UK insurance dependants	shares	21	348993	400317
	debts and loans	22		
Other insurance dependants	shares	23		
	debts and loans	24		
Non-insurance dependants	shares	25	423662	468508
	debts and loans	26	86030	6344
Other group undertakings	shares	27		
	debts and loans	28	56110	56523
Participating interests	shares	29		
	debts and loans	30		

**Other financial investments**

Other financial investments			
Equity shares		41	
Other shares and other variable yield participations		42	
Holdings in collective investment schemes		43	900
Rights under derivative contracts		44	1160
Fixed interest securities	Approved	45	100983
	Other	46	571600
Variable interest securities	Approved	47	
	Other	48	1676
Participation in investment pools		49	
Loans secured by mortgages		50	453668
Loans to public or local authorities and nationalised industries or undertakings		51	
Loans secured by policies of insurance issued by the company		52	
Other loans		53	35471
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	245677
	More than one month withdrawal	55	
Other financial investments		56	

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

Global business

Financial year ended **31st December 2010**Category of assets **Total other than Long-term insurance business assets**

	Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets	
	R13	99122	GL	31	12	2010	£000	1
					As at end of this financial year		As at end of the previous year	
					1		2	
Deposits with ceding undertakings				57		12561		
Assets held to match linked liabilities	Index linked			58				
	Property linked			59				

**Reinsurers' share of technical provisions**

Provision for unearned premiums	<b>60</b>	612878	599251
Claims outstanding	<b>61</b>	1313031	1323423
Provision for unexpired risks	<b>62</b>		
Other	<b>63</b>		

**Debtors and salvage**

Direct insurance business	Policyholders	<b>71</b>	288651	338019
	Intermediaries	<b>72</b>	336973	323552
Salvage and subrogation recoveries		<b>73</b>		
Reinsurance	Accepted	<b>74</b>		
	Ceded	<b>75</b>	214727	188226
Dependants	due in 12 months or less	<b>76</b>		
	due in more than 12 months	<b>77</b>		
Other	due in 12 months or less	<b>78</b>		
	due in more than 12 months	<b>79</b>	15923	31908

**Other assets**

Tangible assets	<b>80</b>		
Deposits not subject to time restriction on withdrawal with approved institutions	<b>81</b>	142266	136439
Cash in hand	<b>82</b>		
Other assets (particulars to be specified by way of supplementary note)	<b>83</b>		
Accrued interest and rent	<b>84</b>	18869	15961
Deferred acquisition costs (general business only)	<b>85</b>	235009	267710
Other prepayments and accrued income	<b>86</b>	32755	38549

Deductions from the aggregate value of assets	<b>87</b>		
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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)	<b>89</b>	5543664	5571279
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**Analysis of admissible assets****Form 13  
(Sheet 3)**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**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>99122</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2010</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>	5543664	5571279
Admissible assets in excess of market and counterparty limits	<b>92</b>	146220	147808
Inadmissible assets directly held	<b>93</b>	59489	53102
Capital resources requirement deduction of regulated related undertakings	<b>94</b>	66185	80600
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	<b>95</b>		
Inadmissible assets of regulated related undertakings	<b>96</b>	74967	36478
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>		
Deferred acquisition costs excluded from line 89	<b>99</b>		
Reinsurers' share of technical provisions excluded from line 89	<b>100</b>	(164914)	(146953)
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>	5725611	5742314
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	<b>103</b>	69928	65509

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

Global business

Financial year ended **31st December 2010**

	Company registration number	GL/ UK/ CM	day	month	year	units
R15	99122	GL	31	12	2010	£000
			As at the end of this financial year		As at the end of the previous year	
			1		2	

**Technical provisions (gross amount)**

Provision for unearned premiums		11	1199466	1161147
Claims outstanding		12	2528143	2520222
Provision for unexpired risks		13		
Equalisation provisions	Credit business	14	1047	1047
	Other than credit business	15	70807	80341
Other technical provisions		16		
Total gross technical provisions (11 to 16)		19	3799463	3762757

**Provisions and creditors**

Provisions	Taxation	21		
	Other risks and charges	22		
Deposits received from reinsurers		31		
Creditors	Direct insurance business	41	56853	48550
	Reinsurance accepted	42		
	Reinsurance ceded	43	25109	21578
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions		46	261278	185438
Creditors	Taxation	47	603	5676
	Foreseeable dividend	48		
	Other	49	320404	378099
Accruals and deferred income		51	334542	372847
Total (19 to 51)		59	4798252	4774945
Provision for "reasonably foreseeable adverse variations"		61		
Cumulative preference share capital		62		
Subordinated loan capital		63		
Total (59 to 63)		69	4798252	4774945

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71	55205	16997
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Amounts deducted from technical provisions for discounting	82	290231	236051
Other adjustments (may be negative)	83	(51735)	(58599)
Capital and reserves	84	1269325	1262019
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (69-82+83+84)	85	5725611	5742314

**Profit and loss account (non-technical account)****Form 16**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

		Company registration number	GL/ UK/ CM	day	month	year	units	
		R16	99122	GL	31	12	2010	£000
				This financial year		Previous year		
				1		2		
Transfer (to) / from the general insurance business technical account	From Form 20	11	(75199)		(78604)			
	Equalisation provisions	12	9534		6206			
Transfer from the long term insurance business revenue account		13						
Investment income	Income	14	215106		105243			
	Value re-adjustments on investments	15			58272			
	Gains on the realisation of investments	16						
Investment charges	Investment management charges, including interest	17	1751		3013			
	Value re-adjustments on investments	18	64550					
	Loss on the realisation of investments	19	297		17978			
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	(61133)		(76137)			
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29	21710		(6011)			
Tax on profit or loss on ordinary activities		31	(11337)		(41901)			
Profit or loss on ordinary activities after tax (29-31)		39	33047		35890			
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	33047		35890			
Dividends (paid or foreseeable)		51						
Profit or loss retained for the financial year (49-51)		59	33047		35890			

## Analysis of derivative contracts

Form 17

Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**Category of assets **Total other than Long-term insurance business assets**

			Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets	
			R17	99122	GL	31	12	2010	£000	1
Derivative contracts			Value as at the end of this financial year				Notional amount as at the end of this financial year			
			Assets 1		Liabilities 2		Bought / Long 3		Sold / Short 4	
Futures and contracts for differences	Fixed-interest securities	11								
	Interest rates	12								
	Inflation	13								
	Credit index / basket	14								
	Credit single name	15								
	Equity index	16								
	Equity stock	17								
	Land	18								
	Currencies	19	1160			5351		60209		
	Mortality	20								
	Other	21								
In the money options	Swaptions	31								
	Equity index calls	32								
	Equity stock calls	33								
	Equity index puts	34								
	Equity stock puts	35								
	Other	36								
Out of the money options	Swaptions	41								
	Equity index calls	42								
	Equity stock calls	43								
	Equity index puts	44								
	Equity stock puts	45								
	Other	46								
Total (11 to 46)		51	1160				5351		60209	
Adjustment for variation margin		52								
Total (51 + 52)		53	1160							

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

**General insurance business - summary of business carried on****Form 20A  
(Sheet 1)**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

			Company registration number	GL/ UK/ CM	day	month	year	units	
			R20A	99122	GL	31	12	2010	£000
Category number	FSA return general insurance business reporting category		Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year			
			1	Reported 2	Incurred but not reported 3			4	
001	Total business	1	2551821	1970717		515107		1199466	
002	Total primary (direct) and facultative business	2	2551813	1959667		471616		1199466	
003	Total treaty reinsurance accepted business	3	8	11050		43491			
110	Total primary (direct) and facultative accident & health (category numbers 111 to 114)	4	523062	20010		31980		209748	
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5	918194	1173435		82268		445419	
160	Primary (direct) and facultative household and domestic all risks.	6	479716	174301		15078		218453	
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	113227	14864		5461		27848	
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8	427092	453149		23788		244569	
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9	5743	6507		3896		3747	
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10	65734	93724		301873		38001	
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11	18964	10641		655		11667	
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12	9	3025		285			
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13	69	8718		3600		14	
350	Total primary (direct) and facultative goods in transit	14	3	1293		2732			
400	Miscellaneous primary (direct) and facultative business	15							
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	16	8	3634		20			
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17		7416		43471			
700	Miscellaneous treaty reinsurance accepted business	18							
	Total (lines 4 to 18)	20	2551821	1970717		515107		1199466	





## General insurance business - summary of business carried on

Form 20A  
(Sheet 3)Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

Category number	FSA return general insurance business reporting category	Company registration number	GL/UK/CM	day month year units			
				R20A	99122	GL	31 12 2010 £000
					Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year	Provision for gross unearned premium at the end of this financial year
					Reported	Incurred but not reported	
					1	2	3 4

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

331	Aviation liability	61	9	3025	285	
332	Aviation hull	62				
333	Space and satellite	63				
341	Marine liability	64	34	550	150	
342	Marine hull	65		8160	3450	
343	Energy (on and off-shore)	66				
344	Protection and indemnity	67				
345	Freight demurrage and defence	68				
346	War risks	69				
347	Yacht	70	35	8		14
350	Total primary (direct) and facultative goods in transit (equals line 14)	71	3	1293	2732	

**PRIMARY (DIRECT) and FACULTATIVE: MISCELLANEOUS**

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

510	Non-proportional accident & health	81				
520	Non-proportional motor	82				
530	Non-proportional aviation	83				
540	Non-proportional marine	84	8	3634	20	
550	Non-proportional transport	85				
560	Non-proportional property	86				
570	Non-Proportional liability (non-motor)	87				
580	Non-proportional financial lines	88				
590	Non-proportional aggregate cover	89				

**PROPORTIONAL TREATY**

610	Proportional accident & health	91				
620	Proportional motor	92				
630	Proportional aviation	93		458	304	
640	Proportional marine	94				
650	Proportional transport	95				
660	Proportional property	96				
670	Proportional liability (non-motor)	97		6958	43167	
680	Proportional financial lines	98				
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	2551821	1970717	515107	1199466	
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**General insurance business: Technical account (excluding equalisation provisions)****Form 20**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total Business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2010	£000	001
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	1179607		1314538	
	Claims incurred (22. 17. 4)				12	818940		918218	
	Claims management costs (22. 18. 4)				13	87659		71140	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	333977		391949	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(60969)		(66769)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	1735		14022	
	Claims incurred (22. 13. 4)				22	48469		(7317)	
	Claims management costs (22. 14. 4)				23	(875)		18303	
	Adjustment for discounting (22. 51. 4)				24	36219		6186	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	4590		21057	
	Balance (21-22-23+24+25-26)				29	(14230)		(11835)	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	(75199)		(78604)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(75199)		(78604)	

**General insurance business: Technical account (excluding equalisation provisions)****Form 20**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2010	£000	002
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	1179607		1314538	
	Claims incurred (22. 17. 4)				12	818940		918218	
	Claims management costs (22. 18. 4)				13	87659		71140	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	333977		392075	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(60969)		(66895)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	1735		14022	
	Claims incurred (22. 13. 4)				22	48469		(7317)	
	Claims management costs (22. 14. 4)				23	(875)		18303	
	Adjustment for discounting (22. 51. 4)				24	36219		6186	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	4590		21057	
	Balance (21-22-23+24+25-26)				29	(14230)		(11835)	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	(75199)		(78730)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(75199)		(78730)	

**General insurance business: Technical account (excluding equalisation provisions)****Form 20**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

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>99122</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2010</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>				
	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>				(126)
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>				126
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>				
	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>				126
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>				126

**General insurance business: Technical account (excluding equalisation provisions)****Form 20**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total primary (direct) and facultative accident & health**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2010	£000	110
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	243331		233063	
	Claims incurred (22. 17. 4)				12	170786		155550	
	Claims management costs (22. 18. 4)				13	9130		11243	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	50272		67047	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	13143		(777)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	1712		793	
	Claims incurred (22. 13. 4)				22	(1467)		(6139)	
	Claims management costs (22. 14. 4)				23	(574)		(578)	
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	192		8	
	Balance (21-22-23+24+25-26)				29	3561		7502	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	16704		6725	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	16704		6725	

**General insurance business: Technical account (excluding equalisation provisions)****Form 20**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total primary (direct) and facultative personal motor business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2010	£000	120
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11			403797		410664		
	Claims incurred (22. 17. 4)	12			328551		353703		
	Claims management costs (22. 18. 4)	13			32577		26286		
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17			80227		101432		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19			(37558)		(70757)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21			(33)		6542		
	Claims incurred (22. 13. 4)	22			64886		(24286)		
	Claims management costs (22. 14. 4)	23			(619)		8159		
	Adjustment for discounting (22. 51. 4)	24			10696				
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26			2444		4568		
	Balance (21-22-23+24+25-26)	29			(56048)		18101		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)				49		(93606)		(52656)	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		(93606)		(52656)	

**General insurance business: Technical account (excluding equalisation provisions)****Form 20**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2010	£000	160
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	233632		341865	
	Claims incurred (22. 17. 4)				12	141174		200467	
	Claims management costs (22. 18. 4)				13	13676		15650	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15	4394		(4394)	
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	88228		119917	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(13840)		10225	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(13)		6157	
	Claims incurred (22. 13. 4)				22	(6480)		(3966)	
	Claims management costs (22. 14. 4)				23	2205		5302	
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	975		2908	
	Balance (21-22-23+24+25-26)				29	3287		1913	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	(10553)		12138	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(10553)		12138	



**General insurance business: Technical account (excluding equalisation provisions)****Form 20**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2010	£000	180
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	87693		80754	
	Claims incurred (22. 17. 4)				12	13543		30366	
	Claims management costs (22. 18. 4)				13	15450		3085	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15	(4394)		4394	
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	58583		33606	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	4511		9303	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	47		870	
	Claims incurred (22. 13. 4)				22	(3077)		6278	
	Claims management costs (22. 14. 4)				23	610		1376	
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	(904)		11489	
	Balance (21-22-23+24+25-26)				29	3418		(18273)	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	7929		(8970)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	7929		(8970)	

**General insurance business: Technical account (excluding equalisation provisions)****Form 20**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial motor business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2010	£000	220
Items to be shown net of reinsurance						This financial year		Previous year	
						1		2	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	168422		191895	
	Claims incurred (22. 17. 4)				12	130709		141828	
	Claims management costs (22. 18. 4)				13	16055		12545	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	44323		35518	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(22665)		2004	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(73)		(263)	
	Claims incurred (22. 13. 4)				22	(19296)		(14097)	
	Claims management costs (22. 14. 4)				23	(1794)		2927	
	Adjustment for discounting (22. 51. 4)				24	1075			
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	1026		823	
	Balance (21-22-23+24+25-26)				29	21066		10084	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	(1599)		12088	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(1599)		12088	

**General insurance business: Technical account (excluding equalisation provisions)****Form 20**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial lines property business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2010	£000	260
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11			2770		5460		
	Claims incurred (22. 17. 4)	12			8928		8001		
	Claims management costs (22. 18. 4)	13			458		1711		
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17			565		8895		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19			(7181)		(13147)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21			72		443		
	Claims incurred (22. 13. 4)	22			660		(2319)		
	Claims management costs (22. 14. 4)	23			(185)		84		
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26			894		1573		
	Balance (21-22-23+24+25-26)	29			(1297)		1105		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)				49		(8478)		(12042)	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		(8478)		(12042)	

**General insurance business: Technical account (excluding equalisation provisions)****Form 20**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial lines liability business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2010	£000	270
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11			32117		41906		
	Claims incurred (22. 17. 4)	12			22878		26742		
	Claims management costs (22. 18. 4)	13			163		437		
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17			9688		21738		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19			(612)		(7011)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21			3		(4)		
	Claims incurred (22. 13. 4)	22			12804		37537		
	Claims management costs (22. 14. 4)	23			(255)		811		
	Adjustment for discounting (22. 51. 4)	24			24448		6186		
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26			74		56		
	Balance (21-22-23+24+25-26)	29			11828		(32222)		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)				49		11216		(39233)	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		11216		(39233)	

**General insurance business: Technical account (excluding equalisation provisions)****Form 20**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2010	£000	409
Items to be shown net of reinsurance						This financial year		Previous year	
						1		2	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	7845		8931	
	Claims incurred (22. 17. 4)				12	2371		1561	
	Claims management costs (22. 18. 4)				13	150		183	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	2091		3922	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	3233		3265	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	20		(516)	
	Claims incurred (22. 13. 4)				22	439		(325)	
	Claims management costs (22. 14. 4)				23	(263)		222	
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	(111)		(368)	
	Balance (21-22-23+24+25-26)				29	(45)		(45)	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	3188		3220	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	3188		3220	

**General insurance business: Technical account (excluding equalisation provisions)****Form 20**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

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>99122</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2010</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>				
	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>				(126)
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>				126
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>				
	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>				126
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>				126

**General insurance business: Technical account (excluding equalisation provisions)****Form 20**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		<b>R20</b>	<b>99122</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2010</b>	<b>£000</b>
								<b>709</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>				
	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>				
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>				

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total Business**

		Company registration number		GL/UK/CM	day	month	year	units	Category number
		R21	99122	GL	31	12	2010	£000	001
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		1		3		5			
In respect of risks incepted in previous financial years		11	3279		1544		1735		
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years		12	(5215)		(4880)		(335)		
In respect of risks incepted in this financial year	For periods of less than 12 months	13	142535	17243	79892	8781	62643	8462	
	For periods of 12 months	14	1240889	1146570	671922	584729	568967	561841	
	For periods of more than 12 months	15	1271	5195	673	3071	598	2124	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	1130688	30458	582954	16297	547734	14161	
Total (12 to 16)		19	2510168	1199466	1330561	612878	1179607	586588	



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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

		Company registration number		GL/UK/CM	day	month	year	units	Category number
		R21	99122	GL	31	12	2010	£000	002
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		1		3		5			
In respect of risks incepted in previous financial years	11	3279		1544		1735			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12	(5215)		(4880)		(335)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	142535	17243	79892	8781	62643	8462	
	For periods of 12 months	14	1240889	1146570	671922	584729	568967	561841	
	For periods of more than 12 months	15	1271	5195	673	3071	598	2124	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	1130688	30458	582954	16297	547734	14161	
Total (12 to 16)		19	2510168	1199466	1330561	612878	1179607	586588	

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

Total Treaty Reinsurance Accepted Business				Company registration number		GL/ UK/ CM		day	month	year	units	Category number
				R21	99122	GL	31	12	2010	£000	003	
Premiums receivable during the financial year				Gross premiums written		Reinsurers' share			Net of reinsurance			
				Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
				1		3		5				
In respect of risks incepted in previous financial years			11									
				Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
				1	2	3	4	5	6			
In respect of risks incepted in previous financial years			12									
In respect of risks incepted in this financial year	For periods of less than 12 months		13									
	For periods of 12 months		14									
	For periods of more than 12 months		15									
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16									
Total (12 to 16)			19									

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total primary (direct) and facultative accident & health**

		Company registration number		GL/UK/CM		day	month	year	units	Category number
		R21	99122	GL	31	12	2010	£000	110	
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance				
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		1		3		5				
In respect of risks incepted in previous financial years		11	3426		1714		1712			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	1598		824		774			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	25587	654	13151	336	12436		318	
	For periods of 12 months	14	282700	209084	151367	105034	131333		104050	
	For periods of more than 12 months	15	3	10	2	7	1		3	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	204594		105807		98787			
Total (12 to 16)		19	514482	209748	271151	105377	243331		104371	

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total primary (direct) and facultative personal motor business**

Total primary (direct) and facultative personal motor business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	99122	GL	31	12	2010	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11	(54)		(21)		(33)				
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	(1247)		(479)		(768)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	33582	3731	17234	1916	16348	1815			
	For periods of 12 months	14	440496	441686	227013	224844	213483	216842			
	For periods of more than 12 months	15									
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	356025	2	181291		174734	2			
Total (12 to 16)		19	828856	445419	425059	226760	403797	218659			

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

		Company registration number		GL/UK/CM	day	month	year	units	Category number
		R21	99122	GL	31	12	2010	£000	160
Premiums receivable during the financial year	Gross premiums written		Reinsurers' share		Net of reinsurance				
	Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
	1		3		5				
In respect of risks incepted in previous financial years	11	(10)	3		(13)				
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12	(236)	60		(296)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	3766	418	2088	218	1678	200	
	For periods of 12 months	14	257743	218035	147871	114361	109872	103674	
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	264424	142046		122378				
Total (12 to 16)	19	525697	218453	292065	114579	233632	103874		

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

Total primary (direct) and facultative personal lines financial loss business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	99122	GL	31	12	2010	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share		Net of reinsurance				
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11	(139)		(186)		47				
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	(3209)		(4270)		1061				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	56288	5301	34156	2651	22132	2650			
	For periods of 12 months	14	45781	9013	26218	4521	19563	4492			
	For periods of more than 12 months	15	74	118	35	79	39	39			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	90561	13416	45663	6768	44898	6648			
Total (12 to 16)		19	189495	27848	101802	14019	87693	13829			

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial motor business**

Total primary (direct) and facultative commercial motor business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	99122	GL	31	12	2010	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share		Net of reinsurance				
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11	(144)		(71)		(73)				
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	(3318)		(1644)		(1674)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	17418	6612	9682	3306	7736	3306			
	For periods of 12 months	14	171367	234001	94929	118030	76438	115971			
	For periods of more than 12 months	15	173	983	122	491	51	492			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	172107	2973	86236	1874	85871	1099			
Total (12 to 16)		19	357747	244569	189325	123701	168422	120868			

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial lines property business**

Total primary (direct) and facultative commercial lines property business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	99122	GL	31	12	2010	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share		Net of reinsurance				
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11	148		76		72				
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12									
In respect of risks incepted in this financial year	For periods of less than 12 months	13	193	21	126	11	67	10			
	For periods of 12 months	14	1651	3711	1933	2009	(282)	1702			
	For periods of more than 12 months	15	4	15	3	8	1	7			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	6126		3142		2984				
Total (12 to 16)		19	7974	3747	5204	2028	2770	1719			



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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial lines liability business**

Total primary (direct) and facultative commercial lines liability business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	99122	GL	31	12	2010	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11	9		6		3				
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	209		107		102				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	818	303	455	152	363	151			
	For periods of 12 months	14	39274	25005	21442	12502	17832	12503			
	For periods of more than 12 months	15	23	93	9	49	14	44			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	27591	12600	13785	6396	13806	6204			
Total (12 to 16)		19	67915	38001	35798	19099	32117	18902			

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

Balance of all primary (direct) and facultative business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	99122	GL	31	12	2010	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11	43		23		20				
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	988		522		466				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	4883	203	3000	191	1883	12			
	For periods of 12 months	14	1877	6035	1149	3428	728	2607			
	For periods of more than 12 months	15	994	3976	502	2437	492	1539			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	9260	1467	4984	1259	4276	208			
Total (12 to 16)		19	18002	11681	10157	7315	7845	4366			

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

Total Proportional Reinsurance Treaty Business accepted					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	99122	GL	31	12	2010	£000
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance				
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years					
		1		3		5					
In respect of risks incepted in previous financial years	11										
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year				
		1	2	3	4	5	6				
In respect of risks incepted in previous financial years		12									
In respect of risks incepted in this financial year	For periods of less than 12 months	13									
	For periods of 12 months	14									
	For periods of more than 12 months	15									
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16									
Total (12 to 16)		19									

**General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions****Form 22**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total Business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2010	£000	001
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	2390860	828864	1682040	120044			
	Reinsurers' share	12	1216582	444626	843531	71575			
	Net (11-12)	13	1174278	384238	838509	48469			
	Claims management costs	14	22521	13445	8201	(875)			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		945931	721137	1667068			
	Reinsurers' share	16		482083	366045	848128			
	Net (15-16)	17		463848	355092	818940			
	Claims management costs	18		74349	13310	87659			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	178008	328704	138645	368067			
	Other acquisition expenses	22	44849	99561	48180	96230			
	Administrative expenses	23		64305		64305			
	Reinsurance commissions and profit participations	24	92499	169038	71502	190035			
	Total (21+22+23-24)	29	130358	323532	115323	338567			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	209675		266632	56957			
	Reinsurers' share	32	120577		141315	20738			
	Claims management costs	33							
	Total (31-32+33)	39	89098		125317	36219			
Split of line 29	Prior financial years	41		4590		4590			
	This financial year	42	130358	318942	115323	333977			
Split of line 39	Incidents occurring prior to this financial year	51	89098		125317	36219			
	Incidents occurring in this financial year	52							

**General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions****Form 22**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	99122	GL	31	12	2010	£000	002
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	2385959		828201		1678506		120748	
	Reinsurers' share	12	1211681		443963		839997		72279	
	Net (11-12)	13	1174278		384238		838509		48469	
	Claims management costs	14	22521		13445		8201		(875)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			945931		721137		1667068	
	Reinsurers' share	16			482083		366045		848128	
	Net (15-16)	17			463848		355092		818940	
	Claims management costs	18			74349		13310		87659	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	178008		328704		138645		368067	
	Other acquisition expenses	22	44849		99561		48180		96230	
	Administrative expenses	23			64305				64305	
	Reinsurance commissions and profit participations	24	92499		169038		71502		190035	
	Total (21+22+23-24)	29	130358		323532		115323		338567	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	209675				266632		56957	
	Reinsurers' share	32	120577				141315		20738	
	Claims management costs	33								
	Total (31-32+33)	39	89098				125317		36219	
Split of line 29	Prior financial years	41			4590				4590	
	This financial year	42	130358		318942		115323		333977	
Split of line 39	Incidents occurring prior to this financial year	51	89098				125317		36219	
	Incidents occurring in this financial year	52								

**General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions****Form 22**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2010	£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	4901	663	3534		(704)		
	Reinsurers' share	12	4901	663	3534		(704)		
	Net (11-12)	13							
	Claims management costs	14							
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15							
	Reinsurers' share	16							
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks		19							
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29							
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42							
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

**General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions****Form 22**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total primary (direct) and facultative accident & health**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2010	£000	110
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
			1	2	3		4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	41109	38254	3485		630		
	Reinsurers' share	12	19096	19460	1733		2097		
	Net (11-12)	13	22013	18794	1752		(1467)		
	Claims management costs	14	2072	965	533		(574)		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		304702	48505		353207		
	Reinsurers' share	16		156609	25812		182421		
	Net (15-16)	17		148093	22693		170786		
	Claims management costs	18		7262	1868		9130		
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	11042	36628	15596		32074		
	Other acquisition expenses	22	4004	12341	5244		11101		
	Administrative expenses	23		23371			23371		
	Reinsurance commissions and profit participations	24	5535	18352	7805		16082		
	Total (21+22+23-24)	29	9511	53988	13035		50464		
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		192			192		
	This financial year	42	9511	53796	13035		50272		
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

**General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions****Form 22**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total primary (direct) and facultative personal motor business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2010	£000	120
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1198525	426103	916533	144111			
	Reinsurers' share	12	679325	214595	543955	79225			
	Net (11-12)	13	519200	211508	372578	64886			
	Claims management costs	14	9558	4284	4655	(619)			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		317934	339170	657104			
	Reinsurers' share	16		158968	169585	328553			
	Net (15-16)	17		158966	169585	328551			
	Claims management costs	18		26262	6315	32577			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	23451	61562	29356	55657			
	Other acquisition expenses	22	20141	40694	20447	40388			
	Administrative expenses	23		14438		14438			
	Reinsurance commissions and profit participations	24	11726	30764	14678	27812			
	Total (21+22+23-24)	29	31866	85930	35125	82671			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	80411		107903	27492			
	Reinsurers' share	32	80411		97207	16796			
	Claims management costs	33							
	Total (31-32+33)	39			10696	10696			
Split of line 29	Prior financial years	41		2444		2444			
	This financial year	42	31866	83486	35125	80227			
Split of line 39	Incidents occurring prior to this financial year	51			10696	10696			
	Incidents occurring in this financial year	52							



**General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions****Form 22**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2010	£000	160
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
			1	2	3		4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	188041	113016		61460		(13565)	
	Reinsurers' share	12	103140	62783		33272		(7085)	
	Net (11-12)	13	84901	50233		28188		(6480)	
	Claims management costs	14	2576	4181		600		2205	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		168057		127919		295976	
	Reinsurers' share	16		87569		67233		154802	
	Net (15-16)	17		80488		60686		141174	
	Claims management costs	18		11797		1879		13676	
Provision for unexpired risks		19	(4394)					4394	
Net operating expenses	Commissions	21	50548	98934		39963		109519	
	Other acquisition expenses	22	12481	24297		11513		25265	
	Administrative expenses	23		11231				11231	
	Reinsurance commissions and profit participations	24	27595	51102		21885		56812	
	Total (21+22+23-24)	29	35434	83360		29591		89203	
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		975				975	
	This financial year	42	35434	82385		29591		88228	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

**General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions****Form 22**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	99122	GL	31	12	2010	£000	180
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	49863		31609		9441		(8813)	
	Reinsurers' share	12	27053		15427		5890		(5736)	
	Net (11-12)	13	22810		16182		3551		(3077)	
	Claims management costs	14	312		911		11		610	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			19138		10884		30022	
	Reinsurers' share	16			10448		6031		16479	
	Net (15-16)	17			8690		4853		13543	
	Claims management costs	18			15438		12		15450	
Provision for unexpired risks		19	4394						(4394)	
Net operating expenses	Commissions	21	64679		61627		19589		106717	
	Other acquisition expenses	22	4185		3615		2878		4922	
	Administrative expenses	23			2694				2694	
	Reinsurance commissions and profit participations	24	33027		33207		9580		56654	
	Total (21+22+23-24)	29	35837		34729		12887		57679	
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			(904)				(904)	
	This financial year	42	35837		35633		12887		58583	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

**General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions****Form 22**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial motor business**

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	99122	GL	31	12	2010	£000	220
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	493823	168111	324474	(1238)				
	Reinsurers' share	12	263161	88377	192842	18058				
	Net (11-12)	13	230662	79734	131632	(19296)				
	Claims management costs	14	6080	2835	1451	(1794)				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		108957	152463	261420				
	Reinsurers' share	16		54479	76232	130711				
	Net (15-16)	17		54478	76231	130709				
	Claims management costs	18		13046	3009	16055				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	16943	45932	19548	43327				
	Other acquisition expenses	22	3802	16494	7168	13128				
	Administrative expenses	23		10557		10557				
	Reinsurance commissions and profit participations	24	8471	22966	9774	21663				
	Total (21+22+23-24)	29	12274	50017	16942	45349				
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	13492		28759	15267				
	Reinsurers' share	32	13492		27684	14192				
	Claims management costs	33								
	Total (31-32+33)	39			1075	1075				
Split of line 29	Prior financial years	41		1026		1026				
	This financial year	42	12274	48991	16942	44323				
Split of line 39	Incidents occurring prior to this financial year	51			1075	1075				
	Incidents occurring in this financial year	52								

**General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions****Form 22**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial lines property business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2010	£000	260
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
			1	2	3		4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	10112	6352	2220		(1540)		
	Reinsurers' share	12	7452	4136	1116		(2200)		
	Net (11-12)	13	2660	2216	1104		660		
	Claims management costs	14	370	34	151		(185)		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		9887	7994		17881		
	Reinsurers' share	16		4944	4009		8953		
	Net (15-16)	17		4943	3985		8928		
	Claims management costs	18		253	205		458		
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	530	3266	2004		1792		
	Other acquisition expenses	22	85	191	73		203		
	Administrative expenses	23		255			255		
	Reinsurance commissions and profit participations	24	203	1633	1045		791		
	Total (21+22+23-24)	29	412	2079	1032		1459		
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		894			894		
	This financial year	42	412	1185	1032		565		
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

**General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions****Form 22**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial lines liability business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2010	£000	270
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	379989	42572	339186	1769			
	Reinsurers' share	12	96398	38777	46586	(11035)			
	Net (11-12)	13	283591	3795	292600	12804			
	Claims management costs	14	1267	221	791	(255)			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		15551	30313	45864			
	Reinsurers' share	16		7776	15210	22986			
	Net (15-16)	17		7775	15103	22878			
	Claims management costs	18		143	20	163			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	9014	16194	9420	15788			
	Other acquisition expenses	22	40	949	365	624			
	Administrative expenses	23		1254		1254			
	Reinsurance commissions and profit participations	24	4507	8097	4700	7904			
	Total (21+22+23-24)	29	4547	10300	5085	9762			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	115772		129970	14198			
	Reinsurers' share	32	26674		16424	(10250)			
	Claims management costs	33							
	Total (31-32+33)	39	89098		113546	24448			
Split of line 29	Prior financial years	41		74		74			
	This financial year	42	4547	10226	5085	9688			
Split of line 39	Incidents occurring prior to this financial year	51	89098		113546	24448			
	Incidents occurring in this financial year	52							

**General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions****Form 22**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	99122	GL	31	12	2010	£000	409
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	24497		2184		21707		(606)	
	Reinsurers' share	12	16056		408		14603		(1045)	
	Net (11-12)	13	8441		1776		7104		439	
	Claims management costs	14	286		14		9		(263)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			1705		3889		5594	
	Reinsurers' share	16			1290		1933		3223	
	Net (15-16)	17			415		1956		2371	
	Claims management costs	18			148		2		150	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	1801		4561		3169		3193	
	Other acquisition expenses	22	111		980		492		599	
	Administrative expenses	23			505				505	
	Reinsurance commissions and profit participations	24	1435		2917		2035		2317	
	Total (21+22+23-24)	29	477		3129		1626		1980	
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			(111)				(111)	
	This financial year	42	477		3240		1626		2091	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

**General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions****Form 22**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2010	£000	600
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
			1	2	3		4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	474	474					
	Reinsurers' share	12	474	474					
	Net (11-12)	13							
	Claims management costs	14							
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15							
	Reinsurers' share	16							
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks		19							
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29							
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42							
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

**General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions****Form 22**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2010	£000	709
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
			1	2	3		4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	4427	189	3534	(704)			
	Reinsurers' share	12	4427	189	3534	(704)			
	Net (11-12)	13							
	Claims management costs	14							
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15							
	Reinsurers' share	16							
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks		19							
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29							
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42							
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							



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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total Business**

											Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
											R23	99122	GL	31	12	2010	£000	001
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13			
12	2010	11				463848	290681	64411			818940		1179607		69.4			
12	2009	12	559833	364483		190725	158041	10546	304386	60097	(5171)		1316183	(1.4)	69.8			
12	2008	13	528648	371583	193011	55904	114349	3967	161444	9234	3542		1317454	(1.2)	68.0			
12	2007	14	736836	501477	402486	45109	86636	1852	126862	3323	3412		1715471	6.9	74.2			
12	2006	15	678406	591130	437563	44263	63790	1024	108362	1111	(396)	(1220)	1844799	(7.5)	66.4			
12	2005	16	574325	665017	522214	26225	32252	619	55501	412	3183	(1091)	1859013	(12.6)	62.2			
12	2004	17	532331	656104	485745	13089	19175	373	30357	177	2103	687	1833512	(21.0)	57.3			
12	2003	18	504320	595857	448533	4666	15130	194	15581	105	4304	3710	1776225	(21.4)	54.8			
12	2002	19	481216	488485	438069	1944	12242	85	13007	51	1213	1759	1631238	(7.4)	57.2			
12	2001	20	858395	979880	673851	1872	4630	44	5912	52	582	774	2369839	(30.6)	64.9			
Prior accident years		21				441	60993	252567	47651	230653	35697	120698						
Reconciliation		22																
Total (11 to 22)		29				848086	857919	335682	869063	305215	867409	125317						

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2010	11				463848	290681	64411			818940		1179607		69.4
12	2009	12	559833	364483		190725	158041	10546	304386	60097	(5171)		1316183	(1.4)	69.8
12	2008	13	528648	371583	193011	55904	114349	3967	161444	9234	3542		1317454	(1.2)	68.0
12	2007	14	736836	501477	402486	45109	86636	1852	126862	3323	3412		1715471	6.9	74.2
12	2006	15	678406	591130	437563	44263	63790	1024	108362	1111	(396)	(1220)	1844799	(7.5)	66.4
12	2005	16	574325	665017	522214	26225	32252	619	55501	412	3183	(1091)	1859013	(12.6)	62.2
12	2004	17	532331	656104	485745	13089	19175	373	30357	177	2103	687	1833512	(21.0)	57.3
12	2003	18	504320	595857	448533	4666	15130	194	15581	105	4304	3710	1776225	(21.4)	54.8
12	2002	19	481216	488485	438069	1944	12242	85	13007	51	1213	1759	1631238	(7.4)	57.2
12	2001	20	858395	979880	673851	1872	4630	44	5912	52	582	774	2369839	(30.6)	64.9
Prior accident years		21				441	60993	252567	47651	230653	35697	120698			
Reconciliation		22													
Total (11 to 22)		29				848086	857919	335682	869063	305215	867409	125317			

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total primary (direct) and facultative accident & health**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
							Reported (net)	Incurring but not reported (net)	Reported (net)	Incurring but not reported (net)					
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2010	11				148093	6742	15951			170786		243331		70.2
12	2009	12	143365	18283		16464	334	31	5488	12795	(1454)		234685	(8.0)	68.3
12	2008	13	123020	18330	14203	239	110	5	119	20	215		198246	(20.6)	69.4
12	2007	14	146529	25995	19416	820	274		841	3	250		237020	(21.1)	70.5
12	2006	15	123418	24132	16554	720	741		1841		(380)		217864	(25.3)	64.9
12	2005	16	90299	33388	27632	223	42		20		245		182471	(16.4)	64.8
12	2004	17	81140	29848	16190	17	75		82		10		232447	(45.5)	41.9
12	2003	18	72018	27744	24183	2	11		72		(59)		218143	(12.8)	44.1
12	2002	19	70533	26505	21975	2	54		53	1	2		198518	(16.9)	46.6
12	2001	20	129674	71505	44965	2	35		129		(92)		339107	(37.1)	51.5
Prior accident years		21				305	40		549		(204)				
Reconciliation		22													
Total (11 to 22)		29				166887	8458	15987	9194	12819	169319				

## Form 23

FSA general insurance business reporting category

Company registration number		GL/UK/CM	day	month	year	units	Category number
R23	99122	GL	31	12	2010	£000	120
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 %	
ted (net)	Incurred but not reported (net)						
7	8	9	10	11	12	13	
		328551		403797		81.4	
146264	20068	20346		410631	12.2	91.1	
95800	5524	5645		433083	5.9	88.2	
83031	1787	4671		605527	11.3	85.4	
70716	669	1489	(1432)	722173	(2.8)	83.3	
42428	170	3945	(225)	767493	(12.2)	74.7	
20086	43	3519	658	690799	(17.6)	69.7	
12004	26	3738	2475	669315	(16.9)	67.0	
8471	5	2366	1402	601280	(20.5)	64.5	
3812	6	1296	666	801177	(29.4)	78.5	
8290		17871	7152				
490902	28298	393437	10696				

## Form 23

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

										Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
										R23	99122	GL	31	12	2010	£000	160
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %		
Month	Year					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	2010	11				80488	54366	6320			141174		233632		60.4		
12	2009	12	130579	69888		38027	20772	562	59419	10469	(10527)		341852	(15.1)	55.6		
12	2008	13	113655	62578	48141	6514	2947	134	7764	514	1317		320891	(7.7)	53.4		
12	2007	14	209133	109391	128090	2348	1793	90	2805	355	1071		417404	21.0	81.8		
12	2006	15	150323	109194	98561	1536	562	51	547	119	1483		428399	(7.8)	58.6		
12	2005	16	146436	98757	99741	595	248	24	828	67	(28)		438350	1.9	56.4		
12	2004	17	103356	128231	90534	384	47	7	59	27	352		372066	(29.1)	52.2		
12	2003	18	112592	94865	51190	366	570	1	703	8	226		343935	(45.1)	47.9		
12	2002	19	100655	71789	92016	166	8		56	4	114		311602	28.4	61.9		
12	2001	20	172980	197356	138818	205	57		100	4	158		496495	(29.5)	62.9		
Prior accident years		21				92	315		1053		(646)						
Reconciliation		22															
Total (11 to 22)		29				130721	81685	7189	73334	11567	134694						

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2010	11				8690	3031	1822			13543		87693		15.4
12	2009	12	20158	10208		8650	859	445	8155	2053	(254)		80801	(2.5)	37.3
12	2008	13	10933	9508	9303	4915	685	262	6126	625	(889)		118669	59.5	22.0
12	2007	14	14020	9832	8462	704	532	75	867	163	281		154807	(.6)	15.4
12	2006	15	15275	14198	12502	178	77	41	180	94	22		175771	(9.9)	16.0
12	2005	16	12817	22164	17336	407	217	14	436	50	152		184371	(18.9)	16.7
12	2004	17	23381	13397	22704	62	44	3	105	26	(22)		129377	70.3	35.7
12	2003	18	21488	15037	13660	502	82		555	12	17		126895	(5.3)	28.2
12	2002	19	24714	11730	11676	235	60		263	6	26		129384	2.1	28.4
12	2001	20	40920	42028	24885	477	68		288	4	253		187802	(39.5)	35.3
Prior accident years		21				52	87		2802		(2663)				
Reconciliation		22													
Total (11 to 22)		29				24872	5742	2662	19777	3033	10466				

Form 23

Name of insurer **Aviva Insurance UK Limited**

## Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

### Total primary (direct) and facultative commercial motor business

											Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
											R23	99122	GL	31	12	2010	£000	220
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13			
12	2010	11				54478	68663	7568			130709		168422		77.6			
12	2009	12	60357	81471		35209	34370	2263	70494	10977	(9629)		191822	(11.8)	68.9			
12	2008	13	68638	88228	34324	11608	31043	921	43162	2073	(1663)		192638	(11.7)	76.1			
12	2007	14	79570	109686	64968	11570	23656	454	36327	756	(1403)		239518	(8.2)	75.2			
12	2006	15	74867	115825	72473	12224	17572	256	32598	185	(2731)	212	241364	(11.5)	73.5			
12	2005	16	66819	113752	79048	4978	4122	104	10390	98	(1284)	(866)	227087	(22.4)	68.3			
12	2004	17	78281	118301	82346	2315	2474	43	6813	59	(2040)	29	258755	(26.3)	63.9			
12	2003	18	70336	113060	93617	260	895	37	424	49	719	1235	251251	(16.1)	65.7			
12	2002	19	67168	94266	79036	559	772	13	1920	33	(609)	357	228235	(14.7)	64.6			
12	2001	20	121880	153957	106804	345	119	2	450	38	(22)	108	301130	(30.3)	76.1			
Prior accident years		21				666	12516		13796	20	(634)							
Reconciliation		22																
Total (11 to 22)		29				134212	196202	11661	216374	14288	111413	1075						

## Form 23

FSA general insurance business reporting category

Company registration number		GL/UK/CM	day	month	year	units	Category number
R23	99122	GL	31	12	2010	£000	260
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 %	
ted (net)	Incurred but not reported (net)						
7	8	9	10	11	12	13	
		8928		2770		322.3	
1019	587	(276)		5532	(17.2)	139.6	
482	48	(148)		6838	(49.0)	102.5	
167	31	(66)		9978	.8	130.6	
54	6	17		18047	(8.7)	46.5	
30	4	5		15694	(7.4)	86.1	
40	2	1072		100084	(33.6)	47.4	
59	2	46		109446	(38.8)	39.9	
20	1	8		104781	43.7	51.3	
25		(1)		157875	(30.2)	52.8	
83		3					
1979	681	9588					



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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial lines liability business**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurring but not reported (net)	Reported (net)	Incurring but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2010	11				7775	11942	3161			22878		32117		71.2
12	2009	12	11329	15413		8767	3343	535	12545	2868	(2768)		41909	(18.0)	57.2
12	2008	13	9178	15002	8147	1799	5031	102	7596	398	(1062)		38980	.5	62.2
12	2007	14	13231	15133	14911	777	444	84	2579	224	(1498)		41493	7.2	71.0
12	2006	15	6458	13376	7671	575	561	23	1525	38	(404)		32639	(34.0)	46.8
12	2005	16	6111	11934	9728	513	353	17	742	23	118		34160	(11.1)	49.0
12	2004	17	3219	7744	9287	273	144	11	1208	20	(800)		46177	25.5	28.0
12	2003	18	4161	10154	9031	73	168	9	703	8	(461)		54012	(8.6)	24.9
12	2002	19	6478	6821	10083	130	98	3	917	1	(687)		53565	51.2	31.3
12	2001	20	11369	40052	29393	29	23	4	1078		(1022)		84188	(26.5)	48.5
Prior accident years		21				(9141)	29080	252567	20485	230633	21388	113546			
Reconciliation		22													
Total (11 to 22)		29				11570	51187	256516	49378	234213	35682	113546			

Company  
registration  
numberGL/  
UK/  
CM

day

month

year

units

Category  
number**R23****99122****GL****31****12****2010****£000****270**

## Form 23

FSA general insurance business reporting category

Company registration number		GL/UK/CM	day	month	year	units	Category number	
R23		99122	GL	31	12	2010	£000	409
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 %		
ted (net)	Incurred but not reported (net)							
7	8	9	10	11	12	13		
		2371		7845		30.2		
1002	280	(609)		8951	(47.5)	10.6		
395	32	127		8109	43.5	12.8		
245	4	106		9724	(15.9)	10.1		
901		108		8542	(43.7)	25.3		
627		30		9387	(71.9)	14.3		
1964		12		3807	42.2	150.1		
1061		78		3228	43.4	178.2		
1307		(7)		3873	141.5	140.0		
30		12		2065	(69.6)	183.5		
593		582						
8125	316	2810						

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total Business**

Total Business												Company registration number				GL/ UK/ CM		day		month		year		units		Category number			
												R24		99122				GL		31		12		2010		£000		001	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns				
			29	29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99	99			
Premiums written	Gross Amount		11	54																				54					
	Reinsurers' share		12	54																				54					
	Net (11-12)		19																										
Claims paid	Gross Amount		21	4787																				4787					
	Reinsurers' share		22	4787																				4787					
	Net (21-22)		29																										
Claims management costs			39																										
Net operating expenses	Commissions		41	2																				2					
	Other acquisition expenses		42																										
	Administrative expenses		43																										
	Reinsurers' commissions and profit participations		44	2																				2					
	Payable net (41+42+43-44)		49																										
Technical provisions	Brought forward	Undiscounted	51																										
		Adjustment for discounting	52																										
	Carried forward	Undiscounted	53																										
		Adjustment for discounting	54																										
	Increase (decrease) in the financial year (53-54-51+52)		59																										
Balance on each underwriting year (19-29-39-49-59)			69																										

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

Total Primary (Direct) and Facultative Business													Company registration number		GL/ UK/ CM		day		month		year		units		Category number			
													R24		99122		GL		31		12		2010		£000		002	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns			
			29	29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99	99		
Premiums written	Gross Amount		11	46																				46				
	Reinsurers' share		12	46																				46				
	Net (11-12)		19																									
Claims paid	Gross Amount		21	4735																				4735				
	Reinsurers' share		22	4735																				4735				
	Net (21-22)		29																									
Claims management costs			39																									
Net operating expenses	Commissions		41	2																				2				
	Other acquisition expenses		42																									
	Administrative expenses		43																									
	Reinsurers' commissions and profit participations		44	2																				2				
	Payable net (41+42+43-44)		49																									
Technical provisions	Brought forward	Undiscounted	51																									
		Adjustment for discounting	52																									
	Carried forward	Undiscounted	53																									
		Adjustment for discounting	54																									
	Increase (decrease) in the financial year (53-54-51+52)		59																									
Balance on each underwriting year (19-29-39-49-59)			69																									

## Form 24

FSA general insurance business reporting category

Category  
number[illegible]

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial lines liability business**

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all columns	
		29	29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99	99												
		11																																			
Premiums written	Gross Amount	11																																			
	Reinsurers' share	12																																			
	Net (11-12)	19																																			
Claims paid	Gross Amount	21	4334																																		
	Reinsurers' share	22	4334																																		
	Net (21-22)	29																																			
Claims management costs		39																																			
Net operating expenses	Commissions	41																																			
	Other acquisition expenses	42																																			
	Administrative expenses	43																																			
	Reinsurers' commissions and profit participations	44																																			
	Payable net (41+42+43-44)	49																																			
Technical provisions	Brought forward	Undiscounted	51																																		
		Adjustment for discounting	52																																		
	Carried forward	Undiscounted	53																																		
		Adjustment for discounting	54																																		
	Increase (decrease) in the financial year (53-54-51+52)		59																																		
Balance on each underwriting year (19-29-39-49-59)		69																																			

## Form 24

FSA general insurance business reporting category

Category  
number[illegible]

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

Balance of all treaty reinsurance accepted business													Company registration number		GL/ UK/ CM		day		month		year		units		Category number			
													R24		99122		GL		31		12		2010		£000		709	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns			
			29	29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99	99		
Premiums written	Gross Amount		11	8																						8		
	Reinsurers' share		12	8																						8		
	Net (11-12)		19																									
Claims paid	Gross Amount		21	52																						52		
	Reinsurers' share		22	52																						52		
	Net (21-22)		29																									
Claims management costs			39																									
Net operating expenses	Commissions		41																									
	Other acquisition expenses		42																									
	Administrative expenses		43																									
	Reinsurers' commissions and profit participations		44																									
	Payable net (41+42+43-44)		49																									
Technical provisions	Brought forward	Undiscounted	51																									
		Adjustment for discounting	52																									
	Carried forward	Undiscounted	53																									
		Adjustment for discounting	54																									
	Increase (decrease) in the financial year (53-54-51+52)		59																									
Balance on each underwriting year (19-29-39-49-59)			69																									



## Form 25

FSA general insurance business reporting category

Category  
number[illegible]

## Form 25

FSA general insurance business reporting category

Category  
number[illegible]

**General insurance business (underwriting year accounting): Analysis of technical provisions****Form 25**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

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		Total all columns	
		29	29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99	99												
Reported claims outstanding	Gross Amount	11	7516																																		7516
	Reinsurers' share	12	7516																																		7516
Claims incurred but not reported	Gross Amount	13	43491																																		43491
	Reinsurers' share	14	43491																																		43491
Claims management costs		15																																			
Adjustment for discounting	Gross Amount	16	13952																																		13952
	Reinsurers' share	17	13952																																		13952
	Claims management costs	18																																			
Allocation to / (from) another risk category of anticipated surplus		19																																			
Balance of the fund		20																																			
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																																			
Provision for unearned premiums		22																																			
Provision for unexpired risks		23																																			
Deferred acquisition costs		24																																			
Other technical provisions (particulars to be specified by way of supplementary note)		25																																			
Total (21+22+23-24+25)		29																																			

## Form 25

## Global business

FSA general insurance business reporting category

**Company  
registration  
number**

GL/  
UK/  
CM

day

month

year

units

Category  
number[illegible]

## Form 25

FSA general insurance business reporting category

Category  
number[illegible]

## Form 25

FSA general insurance business reporting category

Category  
number[illegible]

**General insurance business (underwriting year accounting): Analysis of technical provisions****Form 25**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

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		Total all columns	
		29	29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99	99												
Reported claims outstanding	Gross Amount	11	7416																																		7416
	Reinsurers' share	12	7416																																		7416
Claims incurred but not reported	Gross Amount	13	43471																																		43471
	Reinsurers' share	14	43471																																		43471
Claims management costs		15																																			
Adjustment for discounting	Gross Amount	16	13952																																		13952
	Reinsurers' share	17	13952																																		13952
	Claims management costs	18																																			
Allocation to / (from) another risk category of anticipated surplus		19																																			
Balance of the fund		20																																			
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																																			
Provision for unearned premiums		22																																			
Provision for unexpired risks		23																																			
Deferred acquisition costs		24																																			
Other technical provisions (particulars to be specified by way of supplementary note)		25																																			
Total (21+22+23-24+25)		29																																			

## Form 25

FSA general insurance business reporting category

Category  
number[illegible]



Form 27

Name of insurer **Aviva Insurance UK Limited**

## Global business

Currency **British pound**

Financial year ended **31st December 2010**

FSA general insurance business reporting category

### Proportional financial lines

										Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	
										R27	99122	GL	31	12	2010	000	680	GBP
Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year					Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)									
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2010	11																
12	2009	12	2931	474		474			474				17220		19.8			
12	2008	13	15775	3906	544								109206	(86.1)	14.9			
12	2007	14	23764	15398	1432								100756	(90.7)	25.0			
12	2006	15																
12	2005	16																
12	2004	17																
12	2003	18																
12	2002	19																
12	2001	20																
Prior accident years		21																
Reconciliation		22																
Total (11 to 22)		29				474			474									

**General insurance business: Expected income and yield from admissible assets covering discounted provisions****Form 30  
(Sheet 1)**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

								Company registration number	GL/ UK/ CM	day	month	year	units	
								R30	99122	GL	31	12	2010	£000
Major currencies	Reporting territory code		Total admissible assets as shown on Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2	Yield %	Technical provisions	Provision for outstanding claims being discounted		Unwind in the discount in the next financial year	Rates of interest at which the provision is being discounted			
								Before deduction for discounting	Deduction for discounting		Highest	Lowest	Average rate	
			1	2	3	4	5	6	7	8	9	10	11	
GBP	AA	11	3382746	154444	5405	3.5	279760	279760	125317	5040	4.1	0.9	3.5	
		12												
		13												
		14												
		15												
		16												
		17												
		18												
		19												
		20												
Other currencies		21												
Total		29	3382746	154444			279760	279760	125317	5040				

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

Global business

Financial year ended **31st December 2010**

			Company registration number	GL/ UK/ CM	day	month	year	units	
			R30	99122	GL	31	12	2010	£000
Type of Asset			Value of admissible assets as shown on Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2		Yield %		
			1	2	3		4		
Land and buildings			31						
Fixed interest securities	Approved securities	32							
	Other	33							
Variable interest and variable yield securities (excluding items shown in line 36)	Approved securities	34							
	Other	35							
Equity shares and holdings in collective investment schemes			36						
Loans secured by mortgages			37						
All other assets	Producing income	38							
	Not producing income	39							
Total			49						

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

Form 31

Name of insurer **Aviva Insurance UK Limited**

Global business

Currency **British pound**Financial year ended **31st December 2010**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Medical expenses**

														Company registration number	GL/ UK/ CM	daymonthyear			Monetary units	Category number	Currency code	Reporting territory code	
														R31	99122	GL	31	12	2010	000	111	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2010	11	624677	21065		273464	8437	30297			312198	414357	75.3										
12	2009	12	653568	154	259393	28222	170		7594	24197	(3399)	389372	73.9										
12	2008	13	613196	22	289117	755	79		153		681	393165	73.7										
12	2007	14	576486		280175	90			71		19	389744	71.9										
12	2006	15	509544		236901	23					23	333494	71.0										
12	2005	16	433730		200899							286998	70.0										
12	2004	17	419834		189238							271158	69.8										
12	2003	18	397091		176584							264901	66.7										
12	2002	19	362388		164196							256580	64.0										
12	2001	20	360519		156913							230960	67.9										
Prior accident years		21																					
Total (11 to 21)		29		21241		302554	8686	30297	7818	24197	309522												
Line 29 expressed in sterling		30				302554	8686	30297	7818	24197	309522												

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

Form 31

Name of insurer **Aviva Insurance UK Limited**

Global business

Currency **British pound**Financial year ended **31st December 2010**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

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

														Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
														R31	99122	GL	31	12	2010	000	160	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2010	11	194372	102188		168057	114862	13058			295977	525697	56.3										
12	2009	12	281562	28295	271712	83810	41761	1329	128598	21595	(23293)	763884	52.2										
12	2008	13	320952	6436	421041	18293	9085	337	23114	1311	3290	888113	50.5										
12	2007	14	615219	3935	700730	4001	5591	182	6788	715	2271	928596	76.5										
12	2006	15	449158	664	513992	3417	907	103	1118	239	3070	939727	55.2										
12	2005	16	395158	518	495804	1302	695	50	1830	135	82	929565	53.6										
12	2004	17	299100	93	402174	668	139	15	163	55	604	768168	52.5										
12	2003	18	372657	399	338642	933	1140	4	1408	18	651	754612	45.2										
12	2002	19	373053	3	427942	233	15		11	9	228	682458	62.7										
12	2001	20	338740	36	364047	218	93		127	4	180	664280	54.9										
Prior accident years		21		5		141	13		803		(649)												
Total (11 to 21)		29		142572		281073	174301	15078	163960	24081	282411												
Line 29 expressed in sterling		30				281073	174301	15078	163960	24081	282411												

Form 31

Name of insurer **Aviva Insurance UK Limited**

## Global business

Currency **British pound**

Financial year ended **31st December 2010**

Reporting territory	<b>United Kingdom other than home foreign</b>
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FSA general insurance business reporting category

**Creditor**

													Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
													R31	99122	GL	31	12	2010	000	182	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %									
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported												
			1	2	3	4	5	6	7	8	9	10	11									
12	2010	11	7596	5225		12301	5316	2958			20575	110704	18.6									
12	2009	12	32510	2074	28678	19831	391	877	16382	5746	(1029)	127063	39.2									
12	2008	13	27980	5713	43864	4600	138	656	4936	1528	(1070)	311335	15.8									
12	2007	14	24188	403	34242	1491	97	151	507	328	904	333651	10.8									
12	2006	15	35164	51	44048	324	76	82	142	189	151	359498	12.4									
12	2005	16	55400	316	53476	687	146	29	595	100	167	427831	12.7									
12	2004	17	50947	23	75628	58	22	6	79	54	(47)	538896	14.0									
12	2003	18	50894		82140	15		1	9	24	(17)	537643	15.3									
12	2002	19	54070		86380	9				12	(3)	459380	18.8									
12	2001	20	61725		74640	9				4	5	418517	17.8									
Prior accident years		21				12					12											
Total (11 to 21)		29		13805		39337	6186	4760	22650	7985	19648											
Line 29 expressed in sterling		30				39337	6186	4760	22650	7985	19648											

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

Form 31

Name of insurer **Aviva Insurance UK Limited**

Global business

Currency **British pound**Financial year ended **31st December 2010**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Employers liability**

														Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
														R31	99122	GL	31	12	2010	000	271	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2010	11		11			49	22			71	731	9.7										
12	2009	12	23	9	14	21	34	213	370	131	(233)	813	34.7										
12	2008	13	109	17	571	128	244	44	487	101	(172)	2098	47.0										
12	2007	14	47	46	122	349	1129	39	863	68	586	2073	79.1										
12	2006	15	47	4	434	210	55	6	585	12	(326)	980	71.9										
12	2005	16	183	16	2780	149	120	13	156	21	105	3960	77.3										
12	2004	17	541	8	4827	266	451	12	807	23	(101)	7534	73.7										
12	2003	18	598	4	8862	87	118	4	256	8	(55)	12008	75.5										
12	2002	19	811	4	12260	4	32	5	359	1	(319)	12541	98.1										
12	2001	20	1372	3	13498	18	32		237		(187)	16368	82.8										
Prior accident years		21		3499		7768	32855	277077	45040	249994	22666												
Total (11 to 21)		29		3621		9000	35119	277435	49160	250359	22035												
Line 29 expressed in sterling		30				9000	35119	277435	49160	250359	22035												

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

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

Global business

Currency **British pound**Financial year ended **31st December 2010**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Employers liability**

						Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
						R31	99122	GL	31	12	2010	000	271	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %			
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported						
		1	2	3	4	5	6	7	8	9	10	11			
12	2000	3079	181	25647	420	1337		401		1356	23484	116.7			
12	1999	2869	156	28107	98	457	169	598		126	26837	107.4			
12	1998	2528	113	30431	246	629	399	1635		(361)	28140	112.7			
12	1997	3658	100	35999	37	1576	282	1703		192	31161	121.6			
12	1996	2939	91	40124	66	1251	336	1695	22	(64)	33232	125.7			
12	1995	3310	95	41399	11	26	275	653	292	(633)	41059	101.6			
12	1994	3566	199	41816	62	416	783	244	359	658	39593	108.8			
12	1993	3723	113	35851	88	214	697	699	397	(97)					
12	1992	4489	158	32615	43	2662	13707	3277	14438	(1303)					
12	1991	4124	121	29587	395	3515	13707	2524	13691	1402					
12	1990	4308	197	28632	77	1100	16448	2665	15433	(473)					
12	1989	4549	268	27949	870	934	19190	2778	20412	(2196)					
12	1988	3721	171	19711	54	391	12336	1150	12446	(815)					



**General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance****Form 31**  
**(continuation sheet)**Name of insurer **Aviva Insurance UK Limited**

Global business

Currency **British pound**Financial year ended **31st December 2010**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Employers liability**

						Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
						R31	99122	GL	31	12	2010	000	271	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %			
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported						
		1	2	3	4	5	6	7	8	9	10	11			
12	1987	2724	84	14510	31	608	9595	914	8712	608					
12	1986	2257	86	12040	217	1004	6853	1289	6223	562					
12	1985	1783	69	8516	44	1051	6853	1317	6223	408					
12	1984	1127	44	4915	4	147	5483	444	3734	1456					
12	1983	1172	59	5052	39	410	5483	405	3983	1544					
12	1982	1162	39	4648	70	426	5483	464	3734	1781					
12	1981	1134	42	4922	200	34	5483	710	4232	775					
12	1980	1404	58	4710	178	613	5483	774	4978	522					
12	1979	1551	103	5628	235	677	8224	942	8961	(767)					
12	1978	1346	53	4492	2	153	5483	695	5476	(533)					
12	1977	1104	49	4027	389	839	5483	442	3734	2535					
12	1976	1192	33	2975	25	90	5483	657	3734	1207					
12	1975	9111	817	34763	3867	12295	123359	15965	108780	14776					

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

Form 31

Name of insurer **Aviva Insurance UK Limited**

Global business

Currency **British pound**Financial year ended **31st December 2010**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Mixed commercial package**

														Company registration number	GL/ UK/ CM	day month year			Monetary units	Category number	Currency code	Reporting territory code	
														R31	99122	GL	31	12	2010	000	274	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2010	11	6189	3901		15207	19519	5013			39739	63403	62.7										
12	2009	12	8946	3265	18492	15483	8401	495	24660	4442	(4723)	86971	49.3										
12	2008	13	11114	2150	37939	4212	7029	177	14083	556	(3221)	94636	52.2										
12	2007	14	12385	2920	50499	2367	871	67	3487	213	(395)	89885	59.9										
12	2006	15	12944	550	32470	2879	1204	26	4270	38	(199)	61512	59.5										
12	2005	16	9045	77	27046	1293	215	15	862	12	649	59804	47.8										
12	2004	17	6915	4	17585	676	55	4	1030	5	(300)	78181	23.4										
12	2003	18	4551	3	12361	7	363	1	247	2	122	41616	30.6										
12	2002	19	1214	1	3579	4	3		5		2	12284	29.2										
12	2001	20	1171		3503							6579	53.2										
Prior accident years		21		2			67		5		62												
Total (11 to 21)		29		12873		42128	37727	5798	48649	5268	31736												
Line 29 expressed in sterling		30				42128	37727	5798	48649	5268	31736												

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

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

Global business

Currency **British pound**Financial year ended **31st December 2010**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Mixed commercial package**

												Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
												R31	99122	GL	31	12	2010	000	274	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %									
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported												
		1	2	3	4	5	6	7	8	9	10	11									
12	2000	1352	1	4035		55				55	6977	58.6									
12	1999	1254	1	3886		12		5		7	5690	68.5									
12	1998	1098		3263							6211	52.5									
12	1997																				
12	1996																				
12	1995																				
12	1994																				
12	1993																				
12	1992																				
12	1991																				
12	1990																				
12	1989																				
12	1988																				

Form 32

Name of insurer **Aviva Insurance UK Limited**

## Global business

Currency      **British pound**

Financial year ended **31st December 2010**

Reporting territory	<b>United Kingdom other than home foreign</b>
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FSA general insurance business reporting category

## Private motor comprehensive

															Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
															R32	99122	GL	31	12	2010	000	121	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %									
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported														
			1	2	3	4	5	6	7	8	9	10	11	12	13									
12	2010	11	172202	116565		303411	262814	53045			619270	782548	79.1	1915	15.1									
12	2009	12	252315	60506	358427	155251	181977	12104	272697	35252	41383	822177	86.1	1989	15.7									
12	2008	13	284968	29781	665482	71870	176241	5935	225772	12738	15536	1045701	87.9	1795	17.5									
12	2007	14	320457	29560	815027	51429	101296	2040	142628	3252	8885	1142853	84.9	2060	17.0									
12	2006	15	417677	4078	954577	49216	101186	1096	119050	1203	31245	1328783	83.2	2534	16.6									
12	2005	16	444973	2250	920279	31902	47651	691	66296	256	13692	1349516	74.1	2717	16.5									
12	2004	17	402744	1450	829526	12274	28588	345	33823	40	7344	1216358	71.6	2534	16.0									
12	2003	18	379491	197	763069	4519	28088	179	29706	18	3062	1176290	67.7	2469	15.4									
12	2002	19	365223	111	715236	1358	25636	133	25233	10	1884	1089773	68.1	2303	15.9									
12	2001	20	331622	61	654656	751	5751	46	8636	6	(2094)	997341	66.3	2164	15.3									
Prior accident years		21		2692		2407	92863		70827		24443													
Total (11 to 21)		29		247251		684388	1052091	75614	994668	52775	764650													
Line 29 expressed in sterling		30				684388	1052091	75614	994668	52775	764650													

Form 32

Name of insurer **Aviva Insurance UK Limited**

## Global business

Currency **British pound**

Financial year ended **31st December 2010**

Reporting territory	<b>United Kingdom other than home foreign</b>
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FSA general insurance business reporting category

### Private motor non-comprehensive

										Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
										R32	99122	GL	31	12	2010	000	122	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %				
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported									
			1	2	3	4	5	6	7	8	9	10	11	12	13				
12	2010	11	2994	3278		6403	9894	1932			18229	18149	100.4	50	12.5				
12	2009	12	4272	1860	6226	6163	5944	354	8932	1184	2345	13684	136.6	47	13.0				
12	2008	13	4772	1407	15211	2927	5939	173	8965	361	(287)	20948	115.8	40	15.4				
12	2007	14	10090	3656	34170	4251	16184	191	17874	205	2547	50381	108.8	100	13.7				
12	2006	15	22075	2821	76754	7975	14994	177	25044	122	(2020)	107243	93.2	225	11.1				
12	2005	16	43923	2734	109882	6226	15038	214	20848	78	552	142422	92.2	314	14.9				
12	2004	17	49807	1483	130227	5317	6117	266	10016	44	1640	149086	95.2	342	15.0				
12	2003	18	37671	3738	122346	1943	16150	112	18969	30	(794)	133183	105.5	311	13.3				
12	2002	19	31411	135	85639	205	307	5	595	1	(79)	112002	76.9	261	12.1				
12	2001	20	36228	420	84293	357	1965	5	2879	1	(553)	110518	78.4	262	14.0				
Prior accident years		21		833		552	7190		7558		184								
Total (11 to 21)		29		22365		42319	99722	3429	121680	2026	21764								
Line 29 expressed in sterling		30				42319	99722	3429	121680	2026	21764								

Form 32

Name of insurer **Aviva Insurance UK Limited**

## Global business

Currency **British pound**

Financial year ended **31st December 2010**

Reporting territory	<b>United Kingdom other than home foreign</b>
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FSA general insurance business reporting category

## Fleets

															Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
															R32	99122	GL	31	12	2010	000	221	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %									
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported														
			1	2	3	4	5	6	7	8	9	10	11	12	13									
12	2010	11	56574	17630		90969	113883	10836			215688	299984	71.9	375	19.8									
12	2009	12	79969	8123	96286	56220	53428	3027	107961	11941	(7227)	311372	67.1	336	26.2									
12	2008	13	87495	10271	214848	22971	72085	1803	91056	3752	2051	388027	80.3	435	22.5									
12	2007	14	83217	5042	258102	18878	42416	806	61292	1313	(505)	399582	80.1	461	19.1									
12	2006	15	89415	4948	256102	22344	38562	473	61081	332	(34)	420125	75.6	512	18.4									
12	2005	16	98535	2173	264035	9082	31009	200	24631	186	15474	387773	78.5	463	21.8									
12	2004	17	89404	737	262766	4026	5627	80	9936	108	(311)	451830	60.3	534	16.9									
12	2003	18	83971	989	231795	2757	12716	75	7572	94	7882	445341	55.5	530	16.0									
12	2002	19	85099	471	161897	2529	6525	27	9758	64	(741)	390086	43.8	470	18.2									
12	2001	20	86192	113	184270	490	1723	3	2235	50	(69)	299065	62.4	327	26.4									
Prior accident years		21		409		533	7331		7645	20	199													
Total (11 to 21)		29		50906		230799	385305	17330	383167	17860	232407													
Line 29 expressed in sterling		30				230799	385305	17330	383167	17860	232407													

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

Global business

Financial year ended **31st December 2010**

					Company registration number	GL/ UK/ CM	day	month	year	units	
					R37	99122	GL	31	12	2010	£000
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)	All business groupings	Credit insurance business			
Calculation of the maximum provision		1	2	3	4	5	6	7			
Total net premiums written in the previous 4 years	11	1520080	16134								
Net premiums written in the current year	12	233154	806								
Maximum provision	13	70129	678				70807	1047			

**Calculation of the transfer to/from the provision**

Equalisation provision brought forward	21						80341	1047	
Transfers in	22	6995	24				7019		
Total abnormal loss	23								
Provisional transfers out	24								
Excess of provisional transfer out over fund available	25								
Provisional amount carried forward (21+22-24+25)	26						87360	1047	
Excess, if any, of 26 over 13	27						16553		
Equalisation provision carried forward (26-27)	28						70807	1047	
Transfer in/(out) for financial year (28-21)	29						(9534)		

**Equalisation provisions technical account: Accident year accounting****Form 38**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

		Company registration number		GL/UK/CM	day	month	year	units
		R38	99122	GL	31	12	2010	£000
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)		
Other than credit business		1	2	3	4	5		
Net premiums earned	11	249956	260					
Claims incurred net of reinsurance	12	152631	79					
Trigger claims value	13	181218	189					
Abnormal loss	19							
Trigger claims ratio		72.5 %	72.5 %	95 %	25 %	100 %		

**Credit business**

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



Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010****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>
Pool Reinsurance Co Ltd Hanover House 14 Hanover Square London W1S 1HP	None		668			308	Includes Swiss Re UK
Swiss Reinsurance Company Ltd Mythenquai 50/60 8022 Zurich Switzerland	None	214	10,537	490		1,838	
Munich Reinsurance Company Ltd 107 Koenigstrasse 80802 Munich Germany	None	2,729	5,710	1,071		2,692	
New Reinsurance Company 6-8 rue de L'Athene Case postale 3504 CH-1211 Geneve 3	None						With effect from 2007 included in Munich Re
Lloyd's Underwriters 1 Lime Street London EC3M 7HA	None						With effect from 2007 included in r/l parent group
Ace Ltd. 17 Woodbourne Avenue, Hamilton HM08 Bermuda	None		113	23			
Montpelier Reinsurance Ltd 94 Pitts Bay Road Pembroke, HM08 Hamilton Bermuda	None		433	39			
XL Capital Ltd XL House One Bermudiana Rd Hamilton HM 08 Bermuda	None		67	48		1	

Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010****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 12 Crow Lane Pembroke HM 19 Bermuda	None		2,291				
DaVinci Reinsurance Ltd (as Renaissance Re)	None						With effect from 2007 included in Renaissance Re
Top Layer Reinsurance Ltd (as Renaissance Re)	None						As above
GE Frankona Reinsurance Ltd Regis House 45 King William Street London EC4R 9AN	None						With effect from 2007 included in Swiss Re
Colombia Insurance Company (Berkshire Hathaway Inc) 1440 Kiewit Plaza Omaha NE68131 USA	None			39,463			
General Reinsurance UK Ltd (Berkshire Hathaway Inc) 1440 Kiewit Plaza Omaha NE68131 USA	None		941	459		5,552	
Transatlantic Reinsurance Company 80 Pine Street New York 10005, USA	None		689	51		1	

Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

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

Reinsurer details As required by rule 9.25; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
Aviva International Insurance Ltd 1 Undershaft St Helens London EC3P 3DQ	Parent undertaking	1,205,891		166,902		1,529,145	
Aviva Re Ltd Cannon's Court 22 Victoria Street Hamilton HM12 Bermuda	Fellow group undertaking	696	123	1,203		75	
Carphone Warehouse Assurance Limited 49 Victoria Street Douglas Isle of Man	None						
HSBC Insurance (Ireland) Limited 1 Grand Canal Square Grand Canal Harbour Dublin 2 Ireland	None	56,422		3,094		33,074	
Aviva Life Re Limited One Park Place Hatch Street Dublin 2 Ireland	Fellow group undertaking	(52,089)					
Aviva Annuity UK Limited 2 Rougier Street York YO90 1UU	Fellow group undertaking	84,791				86,936	

Name of insurer           **Aviva Insurance UK Limited**

Global business

Financial year ended    **31st December 2010**

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

There are no major facultative reinsurers.

Name of insurer           **Aviva Insurance UK Limited**

Global business

Financial year ended      **31st December 2010**

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

There are no major cedants.

Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

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

**Derivative Contracts**

The following summarises investment policy for the use of derivatives:

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

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

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

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

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

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

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

Name of insurer           **Aviva Insurance UK Limited**

Global business

Financial year ended           **31st December 2010**

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

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

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

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

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

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

Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

**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: UK Catastrophe Annual Aggregate Excess of Loss Reinsurance Programme
- 1.3: UK Catastrophe Top Layer Excess of Loss Reinsurance Programme

### **2. Property Per Risk Cover**

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

### **3. Casualty - Motor and Liability Covers**

- 3.1: UK Casualty – Motor Excess of Loss Reinsurance Programme
- 3.2: UK Casualty – Employers Liability/Public Liability 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 – Clash Excess of Loss Reinsurance Programme
- 4.3: Latent Defects Quota Share and Surplus Treaty Reinsurance Programme
- 4.4: Bonds and Guarantee Quota Share Treaty Reinsurance Programme
- 4.5: HSBC Corporate Partner Quota Share Treaty Reinsurance Programme
- 4.6: Lloyds TSB Corporate Partner Quota Share Treaty Reinsurance Programme
- 4.7: Aviva International Insurance Ltd Quota Share Treaty Reinsurance Programme

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

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



Name of insurer      **Aviva Insurance UK Limited**

Global business

Financial year ended    **31st December 2010**

**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
From Ground up Cover:	£1,475m
Deductible:	£210m
Reinstatements:	1
Comments:	None
Period of Cover:	01/04/2010 - 31/03/2011

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### **1.2: 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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Name of insurer           **Aviva Insurance UK Limited**

Global business

Financial year ended   **31st December 2010**

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

**1.3 : 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:       £1,675m

Deductible:                    £1,475m

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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**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:               01/01/2010 - 31/12/2010

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Name of insurer      **Aviva Insurance UK Limited**

Global business

Financial year ended    **31st December 2010**

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

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

Type of Business Covered:	Commercial Property Engineering and Contract Works insurance and reinsurance
Type of Cover:	Per Risk 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:	01/01/2010 - 31/12/2010

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**2.3: Aviva Property, Engineering and CAR Per Risk Aggregate Excess of Loss Reinsurance Programme**

Type of Business Covered:	Commercial Property Engineering and Contract Works insurance and reinsurance
Type of Cover:	Aggregate Excess of Loss Reinsurance
Business Reinsured:	UK companies and branches
From Ground up Cover:	£75m
Deductible:	£45m
Franchise:	£5m
Reinstatements:	Not applicable
Comments:	Annual Aggregate Deductible eroded by individual risk losses exceeding franchise (£5m). Maximum recoverable £30m in 18 months of contract.
Period of Cover:	01/07/2010 - 31/12/2012

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Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

**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:	01/07/2010 - 30/06/2011

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

Type of Business Covered:	Employers Liability, Public and Products Liability
Type of Cover:	Casualty Excess of Loss Reinsurance
Business Reinsured:	UK companies and branches
From Ground up Cover:	£25m (£75m IRO EL/PL/PA clash)
Deductible:	£10m
Reinstatements:	Employers Liability Layer 1 - Unlimited (1 re Terrorism) 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:	01/07/2010 – 30/06/2011

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Name of insurer           **Aviva Insurance UK Limited**

Global business

Financial year ended   **31st December 2010**

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

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

Type of Business Covered:    Personal Accident, Sickness and Travel

Type of Cover:                Casualty Excess of Loss Reinsurance

Business Reinsured:         UK companies and branches

From Ground up Cover:       £25m   (£75m IRO EL/PL/PA clash)

Deductible:                  £10m

Reinstatements:             1

Comments:                   None

Period of Cover:             01/07/2010 - 30/06/2011

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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:             01/07/2010 – 30/06/2011

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Name of insurer           **Aviva Insurance UK Limited**

Global business

Financial year ended   **31st December 2010**

**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:	£50m
Deductible:	£2m
Reinstatements:	Layers 1, 2 & 3 - 2 reinstatements, Layers 4 & 5 – 1 Reinstatement
Comments:	Reinstatement Premium Protection is in place
Period of Cover:	01/01/2010 – 31/12/2010

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### **4.2: 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 Multiple insureds' accumulation of Related Losses with costs inclusive
Period of Cover:	01/07/2010 - 30/06/2011

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Name of insurer        **Aviva Insurance UK Limited**

Global business

Financial year ended    **31st December 2010**

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

**4.3: Latent Defects Quota Share and Surplus Treaty Reinsurance Programme**

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:	01/01/2010 - 31/12/2010

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**4.4: Bonds and Guarantee Quota Share Treaty Reinsurance Programme**

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:	01/01/2010 - 31/12/2010

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Name of insurer           **Aviva Insurance UK Limited**

Global business

Financial year ended   **31st December 2010**

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

**4.5: HSBC Corporate Partner Quota Share Treaty Reinsurance Programme**

Type of Business Covered:   Household, Creditor and Travel

Type of Cover:               Quota Share

Business Reinsured:       UK – HSBC Corporate Partners Portfolio

Details:                      Cedes up to 80% of Creditor business written on the HSBC account. (Excluding Personal Loan protections, Cardholder Protection, Life Choices Unemployment and Mortgage Protection for which a 50% cession exists). Cedes 31.25% of Household business written on the HSBC account. Cedes 50% of Travel business written on the HSBC account.

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

Period of Cover:           01/01/2010 – 31/12/2010

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**4.6: Lloyds TSB Corporate Partner Quota Share Treaty Reinsurance Programme**

Type of Business Covered:   Creditor

Type of Cover:               Quota Share

Business Reinsured:       UK — Lloyds TSB Corporate Partners Portfolio

Details:                      Cedes 50% of Commercial Overdraft Repayment Insurance business written on the Lloyds account

Comments:                  None.

Period of Cover:           01/01/2010 – 31/12/2010

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**4.7: Aviva International Insurance Ltd Quota Share Treaty Reinsurance**

The companies included in this return are both parties to quota share reinsurance agreements with a parent company, Aviva International Insurance Limited (Aii). Under these agreements, 50% of the net 2010 accident year result of the companies is reinsured to Aii. All categories of business are covered. Similar agreements had been in place in 2001 to 2009. The premiums in 2010 were £1,205,891k.

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Name of insurer           **Aviva Insurance UK Limited**

Global business

Financial year ended   **31st December 2010**

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

## **5. Maximum net probable losses (£'s)**

### **UK**

#### **Property:**

*Per Event (UK)*           £210,000,000

*Per Risk*                   £10,000,000

#### **Casualty:**

*Motor*                     £10,000,000

*EL /PL*                    £10,000,000

*Personal Accident*       £10,000,000

*Other classes*           £10,000,000

**Professional Indemnity**   £5,000,000

**Marine**                   £2,000,000

**Latent Defects**           £10,000,000

**Bonds & Guarantees**     £4,000,000

Name of insurer

**Aviva Insurance UK Limited**

Global business

Financial year ended

**31st December 2010**

**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)		272,435	272,435
Personal lines motor (120)		470,507	470,507
Household and domestic all risks (160)	47	264,554	264,601
Personal lines financial loss (180)		63,204	63,204
Commercial motor (220)	431	224,414	224,845
Commercial lines property (260)	5	4,161	4,166
Commercial lines liability (270)		34,722	34,722
Commercial lines financial loss (280)	15	11,217	11,232
Aviation (330)		9	9
Marine (340)		52	52
Goods in transit (350)	2	3	5
Non-proportional marine (540)		8	8
<b>Total</b>	<b>500</b>	<b>1,345,286</b>	<b>1,345,786</b>

Name of insurer                    **Aviva Insurance UK Limited**

Global business

Financial year ended        **31st December 2010**

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

It is the Company's policy to review all its reinsurance contracts to ensure that they meet the criteria under International Financial Reporting Standard 4 to be classified as insurance contracts.

In carrying out that review the Company has determined that these criteria have been met and that there are no contracts where:-

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

**Supplementary Notes to the Returns**

Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

**\*0101\* Modifications to the Return**

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

820 The Treasury, on the application of the group, issued on 12th January 1998 an Order under Section 68 of the Insurance Companies Act 1982. The Order allows the Company to submit abbreviated information with regard to complex reinsurance agreements, thereby avoiding the production of large volumes of data and facilitating the production of meaningful supervisory information.

This return has been prepared in accordance with the Accounts and Statements Rules as modified by a direction made under section 148 of the Financial Services and Markets Act 2000 in June 2010. The effect of this direction was to enable Aviva Insurance UK Limited to provide a group return in respect of itself and its subsidiary firm, London and Edinburgh Insurance Company Limited, both companies having entered into a Mutual Deed of Guarantee.

**\*0103\* Supplementary Forms 1, 3, 11 and 12**

The Forms 1, 3, 11 and 12 for each company in the group as required under a direction made in June 2010 (refer supplementary note 0101 above) are included below on pages 115 to 126.

**Statement of solvency – general insurance business**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

Adjusted solo solvency calculation	Company registration number	GL/UK/CM	day month year			units
<b>R1</b>	<b>99122</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2010</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>	818435	885755
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>	818435	885755

**Guarantee fund**

Guarantee fund requirement	<b>21</b>	173202	199328
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	645233	686427

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	254400	254400
Base capital resources requirement	<b>33</b>	3040	3128
Individual minimum capital requirement	<b>34</b>	254400	254400
Capital requirements of regulated related undertakings	<b>35</b>	88402	114528
Minimum capital requirement (34+35)	<b>36</b>	342802	368928
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	647034	701291
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	561334	609059

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	342802	368928
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	475633	516827

**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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**Components of capital resources**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

	Company registration number	GL/UK/CM	day month year			units	
	R3	99122	GL	31	12	2010	£000
		General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3			Total as at the end of the previous year 4

**Core tier one capital**

Permanent share capital	11	997050		997050	997050
Profit and loss account and other reserves	12	236415		236415	228949
Share premium account	13	148100		148100	148100
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	1381565		1381565	1374099

**Tier one waivers**

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

**Other tier one capital**

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

<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	<b>31</b>	1381565		1381565	1374099
Investments in own shares	32				
Intangible assets	33	112001		112001	112001
Amounts deducted from technical provisions for discounting	34	123119		123119	89082
Other negative valuation differences	35	42103		42103	45923
Deductions in related undertakings	36	33534		33534	36975
Deductions from tier one (32 to 36)	37	310757		310757	283981
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	1070808		1070808	1090118

**Components of capital resources**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

	Company registration number	GL/UK/CM	day month year			units	
	R3	99122	GL	31	12	2010	£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)	<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>				
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>				

Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>				
<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	<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>				

**Components of capital resources**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

	Company registration number	GL/UK/CM	day month year			units	
	R3	99122	GL	31	12	2010	£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	<b>71</b>					
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	1070808			1070808	1090118
Inadmissible assets other than intangibles and own shares	<b>73</b>	59695			59695	49865
Assets in excess of market risk and counterparty limits	<b>74</b>	192678			192678	154498
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>	818435			818435	885755

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

Available capital resources for guarantee fund requirement	<b>81</b>	818435			818435	885755
Available capital resources for 50% MCR requirement	<b>82</b>	818435			818435	885755
Available capital resources for 75% MCR requirement	<b>83</b>	818435			818435	885755

**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**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

Company registration number		GL/UK/CM	day month year			units
R11	99122	GL	31	12	2010	£000
			This financial year			Previous year
			1			2
Gross premiums written		11	2517369			2261330
Premium taxes and levies (included in line 11)		12	17875			27560
Premiums written net of taxes and levies (11-12)		13	2499494			2233770
Premiums for classes 11, 12 or 13 (included in line 13)		14	47247			77188
Premiums for "actuarial health insurance" (included in line 13)		15				
<b>Sub-total A</b> (13 + ½ 14 - 2/3 15)		16	2523118			2272364
Gross premiums earned		21	2413981			2548937
Premium taxes and levies (included in line 21)		22	17875			27560
Premiums earned net of taxes and levies (21-22)		23	2396106			2521377
Premiums for classes 11, 12 or 13 (included in line 23)		24	48562			91155
Premiums for "actuarial health insurance" (included in line 23)		25				
<b>Sub-total H</b> (23 + ½ 24 - 2/3 25)		26	2420387			2566955
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		30	2523118			2566955
<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	454161			462052
	Excess (if any) over 57.5m EURO x 0.02	33	49463			50311
<b>Sub-total J</b> (32-33)		34	404698			411741
Claims paid in period of 3 financial years		41	6324752			6886622
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42				
	For insurance business accounted for on an accident year basis	43	2317701			2242417
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44				
	For insurance business accounted for on an accident year basis	45	2601853			2900100
<b>Sub-total C</b> (41+42+43-44-45)		46	6040600			6228939
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	3323132			3455733
<b>Sub-total D</b> (46-47)		48	2717468			2773206
<b>Reinsurance ratio</b> (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.50			0.50
<b>Premiums amount</b> (Sub-total J x reinsurance ratio)		50	202349			205871
Provision for claims outstanding (before discounting and net of reinsurance)		51	1167286			1123814
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52				
<b>Brought forward amount</b> (See instruction 4)		53	254400			254400
Greater of lines 50 and 53		54	254400			254400

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

Global business

Financial year ended **31st December 2010**

Company registration number		GL/UK/CM	day month year			units
R12	99122	GL	31	12	2010	£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	6324752			6886622
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	2317701			2242417
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	2601853			2900100
Claims incurred in reference period (21+22+23-24-25)		26	6040600			6228939
Claims incurred for classes 11, 12 or 13 (included in 26)		27	408987			386713
Claims incurred for "actuarial health insurance" (included in 26)		28				
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)		29	6245094			6422296
<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	2081698			2140765
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	541241			556599
	Excess (if any) over 40.3m EURO x 0.03	33	61401			63142
<b>Sub-total G</b> (32-33)		39	479840			493457
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41	239920			246729
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42	254400			254400
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43	254400			254400

**Statement of solvency – general insurance business**Name of insurer **London and Edinburgh Insurance Company Limited**

Global business

Financial year ended **31st December 2010**

Solo solvency calculation	Company registration number	GL/UK/CM	day month year			units
R1	924430	GL	31	12	2010	£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	296442	282629
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	296442	282629

**Guarantee fund**

Guarantee fund requirement	21	7406	11309
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	289036	271320

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	22217	33928
Base capital resources requirement	33	3040	3128
Individual minimum capital requirement	34	22217	33928
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	22217	33928
Excess (deficiency) of available capital resources to cover 50% of MCR	37	285333	265665
Excess (deficiency) of available capital resources to cover 75% of MCR	38	279779	257183

**Capital resources requirement (CRR)**

Capital resources requirement	41	22217	33928
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	274225	248701

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51		
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**Components of capital resources**Name of insurer **London and Edinburgh Insurance Company Limited**

Global business

Financial year ended **31st December 2010**

	Company registration number	GL/UK/CM	day month year			units
R3	924430	GL	31	12	2010	£000
	General insurance business 1	Long-term insurance business 2	Total as at the end of this financial Year 3			Total as at the end of the previous year 4

**Core tier one capital**

Permanent share capital	11	240000			240000	240000
Profit and loss account and other reserves	12	77105			77105	70718
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	317105			317105	310718

**Tier one waivers**

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

**Other tier one capital**

Perpetual non-cumulative preference shares as restricted	25					
Perpetual non-cumulative preference shares in related undertakings	26					
Innovative tier one capital as restricted	27					
Innovative tier one capital in related undertakings	28					
<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	<b>31</b>	<b>317105</b>			<b>317105</b>	<b>310718</b>
Investments in own shares	32					
Intangible assets	33					2469
Amounts deducted from technical provisions for discounting	34	2198			2198	
Other negative valuation differences	35	8961			8961	8975
Deductions in related undertakings	36					
Deductions from tier one (32 to 36)	37	11159			11159	11444
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	<b>305946</b>			<b>305946</b>	<b>299274</b>

**Components of capital resources**Name of insurer **London and Edinburgh Insurance Company Limited**

Global business

Financial year ended **31st December 2010**

	Company registration number	GL/UK/CM	day month year			units	
	R3	924430	GL	31	12	2010	£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)	<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>				
<b>Upper tier two capital</b> (44 to 47)	<b>49</b>				

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

<b>Total tier two capital before restrictions</b> (49+59)	<b>61</b>				
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</b> (61-62-63)	<b>69</b>				

**Components of capital resources**Name of insurer **London and Edinburgh Insurance Company Limited**

Global business

Financial year ended **31st December 2010**

	Company registration number	GL/UK/CM	day month year			units	
	R3	924430	GL	31	12	2010	£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	<b>71</b>					
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	305946			305946	299274
Inadmissible assets other than intangibles and own shares	<b>73</b>	1876			1876	2441
Assets in excess of market risk and counterparty limits	<b>74</b>	7628			7628	14204
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>	296442			296442	282629

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

Available capital resources for guarantee fund requirement	<b>81</b>	296442			296442	282629
Available capital resources for 50% MCR requirement	<b>82</b>	296442			296442	282629
Available capital resources for 75% MCR requirement	<b>83</b>	296442			296442	282629

**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

Name of insurer **London and Edinburgh Insurance Company Limited**

Global business

Financial year ended **31st December 2010**

Company registration number		GL/UK/CM	day month year			units
R11	924430	GL	31	12	2010	£000
			This financial year 1			Previous year 2
Gross premiums written		11	34400			206711
Premium taxes and levies (included in line 11)		12	705			1350
Premiums written net of taxes and levies (11-12)		13	33695			205361
Premiums for classes 11, 12 or 13 (included in line 13)		14				21
Premiums for "actuarial health insurance" (included in line 13)		15				
<b>Sub-total A</b> (13 + ½ 14 - 2/3 15)		16	33695			205372
Gross premiums earned		21	99469			359648
Premium taxes and levies (included in line 21)		22	705			1350
Premiums earned net of taxes and levies (21-22)		23	98764			358298
Premiums for classes 11, 12 or 13 (included in line 23)		24	6494			(91)
Premiums for "actuarial health insurance" (included in line 23)		25				
<b>Sub-total H</b> (23 + ½ 24 - 2/3 25)		26	102011			358253
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		30	102011			358253
<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	18362			64485
	Excess (if any) over 57.5m EURO x 0.02	33	1041			6137
<b>Sub-total J</b> (32-33)		34	17321			58348
Claims paid in period of 3 financial years		41	701161			945331
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	82647			81112
	For insurance business accounted for on an accident year basis	43	123603			192497
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	55381			39642
	For insurance business accounted for on an accident year basis	45	291909			327174
<b>Sub-total C</b> (41+42+43-44-45)		46	560121			852124
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	352022			501107
<b>Sub-total D</b> (46-47)		48	208099			351017
<b>Reinsurance ratio</b> (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.50			0.50
<b>Premiums amount</b> (Sub-total J x reinsurance ratio)		50	8661			29174
Provision for claims outstanding (before discounting and net of reinsurance)		51	47796			72990
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero.						
<b>Brought forward amount</b> (See instruction 4)		53	22217			33197
Greater of lines 50 and 53		54	22217			33197

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

Global business

Financial year ended **31st December 2010**

Company registration number		GL/UK/CM	day month year			units
R12	924430	GL	31	12	2010	£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	701161			945331
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	82647			81112
	For insurance business accounted for on an accident year basis	23	123603			192497
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	55381			39642
	For insurance business accounted for on an accident year basis	25	291909			327174
Claims incurred in reference period (21+22+23-24-25)		26	560121			852124
Claims incurred for classes 11, 12 or 13 (included in 26)		27	3883			37709
Claims incurred for "actuarial health insurance" (included in 26)		28				
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)		29	562063			870979
<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	187354			290326
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	48712			75485
	Excess (if any) over 40.3m EURO x 0.03	33	4570			7629
<b>Sub-total G</b> (32-33)		39	44142			67856
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41	22071			33928
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42	22217			33197
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43	22217			33928



**Supplementary Notes to the Returns**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010****\*0104\* Accounting Policies**

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

**\*0301\* Reconciliation of Net Admissible Assets to Capital Resources**

	2010 £000	2009 £000
Form 13, Line 89	5,543,664	5,571,279
Less		
Form 15, Line 69	4,798,252	4,774,945
	<hr/>	<hr/>
Net admissible assets	745,412	796,334
		-
Add back capital requirement of regulated related undertakings	66,185	80,600
	<hr/>	<hr/>
	811,597	876,934
	<hr/>	<hr/>
Capital resources		
Form 3, Line 79	811,597	876,934
	<hr/>	<hr/>

**\*0310\* \*1507\* Other Negative Valuation Differences**

The Company prepares its annual statutory financial statements in accordance with International Financial Reporting Standards. These financial statements do not include a claims equalisation provision (CEP) in liabilities. There is however a CEP in Form 15, line 15 (gross of tax) and line 83 (net of tax). Consequently, in line 35 of Form 3 there is a negative valuation difference of £51,735k (2009 – £58,599k) in respect of the impact of this adjustment, after tax.

**\*0313\* Reconciliation of Profit and Loss Account and Other Reserves**

	2010 £000	2009 £000
Form 3, Line 12.4	116,869	85,010
Form 16, Line 59.1	30,047	35,890
Prior year adjustment (refer note 2301)	(18,877)	-
Movement in claims equalisation provision, net of tax	(6,864)	(4,031)
	<hr/>	<hr/>
Form 3, Line 12.3	124,175	116,869
	<hr/>	<hr/>

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

### **\*1301\* Unlisted Securities**

Line 46 of Form 13 includes unlisted corporate debt securities amounting to £33,375k (2009 – £12,846k). Line 41 of Form 13 includes unlisted equity shares amounting to £900k (2009 – £nil). These investments are all readily realisable.

### **\*1304\* Debtors and Creditors**

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

### **\*1305\* Counterparty Limits**

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

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

### **\*1501\* Provision for Reasonably Foreseeable Adverse Variations**

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

### **\*1502\* Contingent Liabilities**

- a. There are no charges over the Company's assets.
- b. No provision has been included in Form 15 for any liabilities to tax on capital gains, which might arise if the Company disposed of its investments. The full potential liability for deferred tax not provided was £nil (2009 – £nil).
- c. The Company continues to guarantee the pre-1998 liabilities of Maritime Insurance Company Limited, a former member of the Norwich Union plc group of companies. There are no other contingent liabilities in the Company.
- d. There are no guarantees, indemnities or other contractual commitments effected other than in the ordinary course of insurance business, in respect of related companies.
- e. There are no fundamental uncertainties.

**Supplementary Notes to the Returns**

Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

**\*1601\* Rates of Exchange**

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

**\*1602\* Brought Forward Amounts**

Some of the brought forward amounts shown in Forms 11, 12, and 22 to 24 have been restated from the corresponding carried forward amounts included in the previous year's return due to the conversion of foreign currency amounts at the closing rates of exchange at 31st December 2010.

**\*1603\* Other Charges**

Line 21 of Form 16 relates to corporate costs of £61,133k (2009 - £76,137k).

**\*1605\* Form 16 Lines 15/18**

In its annual statutory financial statements the Company includes the difference between the fair value of its subsidiary undertakings at acquisition and the fair value at the balance sheet date in a revaluation reserve. In this return the movement in this revaluation reserve has been taken to line 18 of Form 16 (2009 – line 15). The impact in 2010 has been to decrease the profit compared to the one in the statutory financial statements by £45,950k (2009 – increase profit by £53,552k).

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

In accordance with rule 9.14B, for all contracts of insurance, the Company has allocated its business to the single risk category that best describes the risk covered by the contract of insurance.

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

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

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

No business has been allocated to either of category numbers 400 or 700. Risk category 187 includes contracts of insurance against risk of loss to the person insured attributable to loss or breakdown of a personal item that attach to the purchase of that item. Risk category 223 includes all contracts of insurance against loss of, or damage to, taxis or vehicles used in the motor trade; or against the risks of the persons insured incurring liabilities to third parties arising out of or in connection with the use of such vehicles.

**\*20Ae\* Facultative Business**

There is no facultative business reported under category number 002.

**Supplementary Notes to the Returns**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010****\*20Af\* Analyses of Mixed Risk Categories**

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

Groups of classes	Gross premium written	Provision for undiscounted gross claims		Provision for gross unearned premium
		Reported	IBNR	
	£000	£000	£000	£000
TRAVEL				
Accident and Health	42,498	5,038	706	11,492
Fire and other damage to property	7,727	916	129	2,089
Classes 16, 17 and 18 combined	27,045	3,206	449	7,312
Total	77,270	9,160	1,284	20,893
MIXED COMMERCIAL PACKAGE				
Fire and other damage to property	39,935	24,145	3,711	23,034
Liability	18,096	10,941	1,681	10,437
Classes 16, 17 and 18 combined	4,368	2,641	406	2,520
Total	62,399	37,727	5,798	35,991

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

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

**\*20Ai\* Run-off of Portfolio Transfers**

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

At the 2010 year-end, the Form 20A included gross outstanding claims relating to the Haven transfer of £31,968k for risk category 121. There were no unearned premiums provisions.

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

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

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

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

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

The companies in the group have ceded 50% of their 2010 underwriting result to Aviva International Insurance Limited, a parent undertaking. The premiums in 2010 amounted to £1,205,891k. Details of recoveries and outstanding debts are set out on page 96.

The companies in the group have ceded £84,791k of reinsurance premiums to a fellow group undertaking, Aviva Annuity UK Limited, in respect of structured settlements. £50,233k of reinsurance premiums have been refunded from Aviva Life Re Ltd, also in respect of structured settlements, paid in 2009. Details of recoveries are set out on page 97.

In December 2010, the Company received interim dividends from its subsidiaries, Aviva UKGI Investments Limited (£72,000k), CGU Bonus Ltd (£47,000k), Scottish Boiler and General Insurance Company Ltd (£4,000k) and Hamilton Insurance Company Ltd (£25,000k).

Expenses incurred include £376,000k relating to staff and pension costs from Aviva Employment Services Limited, £345,000k relating to facilities' charges from Aviva Central Services UK Limited, £81,000k relating to a recharge from Aviva Health UK Limited for operating costs relating to healthcare insurance business and £2,000k relating to charges from Aviva plc. The Company has recharged expenses of £308,000k to fellow group companies.

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

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

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

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

### **\*2102\* \*2501\* Unearned Premiums**

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

### **\*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.

**Supplementary Notes to the Returns**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010****\*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 2010, no investment income has needed to be taken into account (2009, £414k in reporting category 120 and £515k in reporting category 180).

**\*2301\* Restatement of amounts brought forward**

A prior year adjustment has been required in the 2010 Companies Act accounts of the Company. This arises from the incorrect posting of travel claims payments in the accounts of a parent company, Aviva Insurance Ltd, relating to business underwritten by the Company. Since it only impacts category 113 which is an immaterial class, there is no adjustment on any Form 31.

The following tables show the impact on the Form 23 for category 110, columns 1 and 3. The first two columns of monetary values show how they would have appeared in the 2010 return based on the data in the 2009 return. The next two columns show the adjustments that have been required. The final pair of columns shows how these now appear in the 2010 return.

ORIGINALLY REPORTED			ADJUSTMENT			AMENDED 2009		
	Claims paid (net) during the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year		Claims paid (net) during the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year		Claims paid (net) during the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year
2009	137267		2009	6098		2009	143365	
2008	119171	13020	2008	3849	1183	2008	123020	14203
2007	142172	18019	2007	4357	1397	2007	146529	19416
2006	120213	15523	2006	3205	1031	2006	123418	16554
2005	88121	26930	2005	2178	702	2005	90299	27632
2004	79639	15705	2004	1501	485	2004	81140	16190
2003	71893	24183	2003	125		2003	72018	24183
2002	70525	21975	2002	8		2002	70533	21975
2001	129674	44965	2001			2001	129674	44965
2000	106650	63172	2000			2000	106650	63172
Prior			Prior	97		Prior		

The adjustments above total £26,216k, which, after tax of £7,339k, gives a prior year adjustment of £18,877k as per supplementary note 0313. Comparatives have not been restated.

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

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

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

### **\*2407\* Underwriting Year Business**

The allocation of business to year is determined by the year in which the risk is inception, 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 in respect of latent claims: Commercial Liability (270); and Employers Liability denominated in US dollars in the Balance of all treaty reinsurance accepted business category (709). The average interval to the expected claims settlement date is 15 years. This has been estimated by modelling the settlement patterns in the underlying claims.

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

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

The Form 30 contains only those risks which have not been 100% reinsured. Sheet 2 of Form 30 has not been completed because the undiscounted provision for the claims outstanding being discounted does not exceed 25% of the total undiscounted provision.

### **\*3201\* Change in brought forward Vehicle Years**

The vehicle years reported in the 2009 Form 32 for each of category numbers 121 and 122 have been restated for the 2009 accident year. In the 2009 return these were reported as 1295 and 24 respectively. In preparing the comparable vehicle years for 2010 the directors have determined that those for the 2009 accident year were not correct and have amended these figures in this return.

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

Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

We certify

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

**Cathryn Riley**  
Director

**David McMillan**  
Director

**Mark Hodges**  
Director

York  
22nd March 2011



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

Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2010**

We have audited the following documents prepared by the insurer pursuant to the Accounts and Statements Rules set out in Part I and Part IV of Chapter 9 to IPRU(INS) the Interim Prudential Sourcebook for Insurers, GENPRU the General Prudential Sourcebook and INSPRU the Prudential Sourcebook for Insurers ("the Rules") made by the Financial Services Authority under section 138 of the Financial Services and Markets Act 2000:

- Forms 1, 3, 11 to 13, 15 to 17, 20A, 20 to 25, 27, 30, 31, 32, 37 and 38 (including the supplementary notes) ("the Forms"); and
- the statements required by IPRU(INS) rules 9.25, 9.26, 9.27 and 9.29 on pages 95 to 100 ("the statements").

We are not required to audit and do not express an opinion on:

- the statements required by IPRU(INS) rules 9.30, 9.32 and 9.32A on pages 101 to 113; and
- the certificate required by IPRU(INS) rule 9.34(1) on page 134.

This report is made solely to the insurer's directors, in accordance with IPRU(INS) rule 9.35. Our audit work 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 auditor's 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 audit work, 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 direction issued under section 148 of the Act on 25th June 2010 and the written concession 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:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited; or
- the Forms and the statements are not in agreement with the accounting records and returns; or
- we have not received all the information we require for our examination.

### **Basis of opinion**

We conducted our work in accordance with Practice Note 20 "The audit of insurers in the United Kingdom (revised)" issued by the Auditing Practices Board. Our work included examination, on a test basis, of evidence relevant to the amounts and disclosures in the Forms and the statements. The evidence included that previously obtained by us relating to the audit of the financial statements of the insurer for the financial year on which we reported on 23rd March 2011. It also included an assessment of the significant estimates and judgements made by the insurer in the preparation of the Forms and the statements.

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Interim Prudential Sourcebook for Insurers**

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Global business

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

**Opinion**

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

*Ernst & Young LLP*

Ernst & Young LLP  
Statutory Auditor  
London  
23rd March 2011