Aviva International Insurance Limited

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



(Appendices 9.1, 9.2, 9.5, 9.6)

Produced using BestESP® Services - UK

Aviva International Insurance Limited

Year ended 31st December 2010

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Aviva International Insurance Limited

Year ended 31st December 2010

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Statement of solvency - general insurance business

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Adjusted solo solvency calculation

	Company registration number	GL/ UK/ CM	day	month	year	units
R1	21487	GL	31	12	2010	£000
			As at end of this financial year		the p	end of revious rear
			1		2	

Capital resources			
Capital resources arising outside the long-term insurance fund	11	8957973	8883649
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	8957973	8883649
Guarantee fund			
Guarantee fund requirement	21	6012116	5726179
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	2945857	3157470
Minimum capital requirement (MCR)			
General insurance capital requirement	31	603347	632338
Base capital resources requirement	33	3040	3128
Individual minimum capital requirement	34	603347	632338
Capital requirements of regulated related undertakings	35	5811000	5515400
Minimum capital requirement (34+35)	36	6414347	6147738
Excess (deficiency) of available capital resources to cover 50% of MCR	37	5750800	5809780
Excess (deficiency) of available capital resources to cover 75% of MCR	38	4147213	4272846

Capital resources requirement (CRR)

Excess (deficiency) of available capital resources to cover general insurance business CRR 42		
(13-41) 42	2543626	2735911

Contingent liabilities

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51	1704000	1748000
---	----	---------	---------

Covering sheet to Form	11			Form 1
Name of insurer	Aviva Internationa	al Insurance Limited		
Global business				
Financial year ended	31st December 20	10		
		Andrew Moss	Chief Executive	
		Patrick Regan	Director	
		Mark Hodges	Director	

Components of capital resources

Name of insurer Aviva International Insurance Limited

Form 3 (Sheet 1)

Global business

Financial year ended

Other negative valuation differences

Deductions in related undertakings

Deductions from tier one (32 to 36) Total tier one capital after deductions (31-37)

31st December 2010

		Company registration number	GL/ UK/ CM	day	month	year	units
Γ	R3	21487	GL	31	12	2010	£000
		General insurance business 1	Long-term insurance business 2	er	al as at the nd of this ancial year 3	end	as at the d of the ous year 4
Core tier one capital		•	2	_	5		-
Permanent share capital	11	7650430			765043	0	7650430
Profit and loss account and other reserves	12	7094570			709457	0	7453570
Share premium account	13	2639000			263900	0	2639000
Positive valuation differences	14						
Fund for future appropriations	15						
Core tier one capital in related undertakings	16	(271900)			(27190	0)	(1599000)
Core tier one capital (sum of 11 to 16)	19	17112100			1711210	0	16144000
Tier one waivers							
Unpaid share capital / unpaid initial funds and calls for supplementary contributions	21						
Implicit items	22						
Tier one waivers in related undertakings	23						
Total tier one waivers as restricted (21+22+23)	24						
Other tier one capital	-						
Perpetual non-cumulative preference shares as restricted	25						
Perpetual non-cumulative preference shares in related undertakings	26						
Innovative tier one capital as restricted	27						
Innovative tier one capital in related undertakings	28						
Total tier one capital before deductions (19+24+25+26+27+28)	31	17112100			1711210	0	16144000
Investments in own shares	32						
Intangible assets	33	19600			1960	0	19600
Amounts deducted from technical provisions for discounting	34	258636			25863	6	276995

35

36

37

39

274897

4460584

5013717

12098383

274897

4460584

5013717

12098383

284900

4279976

4861471

11282529

Components of capital resources

Name of insurer Aviva International Insurance Limited

Form 3 (Sheet 2)

Global business

Financial year ended

31st December 2010

		Company registration number	GL/ UK/ CM	day	month	year	units
	R3	21487	GL	31	12	2010	£000
		General insurance business	Long-term insurance business	er	al as at the nd of this ancial year	enc	as at the I of the ous year
		1	2		3		4
Tier two capital							
Implicit items, (tier two waivers and amounts excluded from line 22)	41						
Perpetual non-cumulative preference shares excluded from line 25	42						
Innovative tier one capital excluded from line 27	43						
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44						
Perpetual cumulative preference shares	45						
Perpetual subordinated debt and securities	46						
Upper tier two capital in related undertakings	47	102700			102700)	107000
Upper tier two capital (44 to 47)	49	102700			102700)	107000

Fixed term preference shares	51			
Other tier two instruments	52			
Lower tier two capital in related undertakings	53	285700	285700	304800
Lower tier two capital (51+52+53)	59	285700	285700	304800

Total tier two capital before restrictions (49+59)	61	388400	388400	411800
Excess tier two capital	62			
Further excess lower tier two capital	63			
Total tier two capital after restrictions, before deductions (61-62-63)	69	388400	388400	411800

Components of capital resources

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended

31st December 2010

_		Company registration number	GL/ UK/ CM	day	month	year	units
	R3	21487	GL	31	12	2010	£000
		General insurance business	Long-term insurance business	er	al as at the nd of this ancial year	en	as at the d of the ious year
		1	2		3		4
Total capital resources							
Positive adjustments for regulated non-insurance related undertakings	71						
Total capital resources before deductions (39+69+71)	72	12486783			1248678	3	11694329
Inadmissible assets other than intangibles and own shares	73	2360717			236071	7	1622200
Assets in excess of market risk and counterparty limits	74	1168093			116809	3	1188480
Deductions for related ancillary services undertakings	75						
Deductions for regulated non-insurance related undertakings	76						
Deductions of ineligible surplus capital	77						
Total capital resources after deductions (72-73-74-75-76-77)	79	8957973			895797	3	8883649
Available capital resources for GENPRU/INSPRU tests							
Available capital resources for guarantee fund requirement	81	8957973			895797	3	8883649
Available capital resources for 50% MCR requirement	82	8957973			895797	3	8883649
Available capital resources for 75% MCR requirement	83	8957973			895797	3	8883649
Financial engineering adjustments							
Implicit items	91						
Financial reinsurance – ceded	92						
Financial reinsurance – accepted	93						
Outstanding contingent loans	94						
Any other charges on future profits	95						
Sum of financial engineering adjustments (91+92-93+94+95)	96						

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

Form 11

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2010

General insurance business

			Company registration number	GL/ UK/ CM	day	month	year	units
		R11	21487	GL	31	12	2010	£000
	L		11		This fir			vious ear
						1		2
Gross premiums written				11		3098693		2774872
Premiums taxes and levies (included in line	11)			12		897		747
Premiums written net of taxes and levies (11	-12)			13		3097796		2774125
Premiums for classes 11, 12 or 13 (included	l in line 13)			14		367378		330154
Premiums for "actuarial health insurance" (in	ncluded in line 1	3)		15				
Sub-total A (13 + 1/2 14 - 2/3 15)				16		3281485		2939202
Gross premiums earned				21		3128510		3374189
Premium taxes and levies (included in line 2	1)			22		897		747
Premiums earned net of taxes and levies (2	1-22)			23		3127613		3373442
Premiums for classes 11, 12 or 13 (included	l in line 23)			24		352292		382772
Premiums for "actuarial health insurance" (in	ncluded in line 2	:3)		25				
Sub-total H (23 + 1/2 24 - 2/3 25)				26		3303759		3564828
Sub-total I (higher of sub-total A and sub-to	30		3303759		3564828			
Adjusted sub-total I if financial year is not a	a 12 month peric	od to produce	e an annual figure	31				
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if	x 0.18		32		594677		641670	
amount. sub-total i (or aujusted sub-total i i appropriate)	Excess (if any)	over 57.5M	EURO x 0.02	33		65076		70269
Sub-total J (32-33)				34		529601		571401
Claims paid in period of 3 financial years				41		7544871		8338862
Claims outstanding carried forward at the	For insurance underwriting ye		counted for on an	42		612332		691311
end of the 3 year period	For insurance accident year b		counted for on an	43		3825301		4046908
Claims outstanding brought forward at the	For insurance underwriting ye		counted for on an	44		977821		1021449
beginning of the 3 year period	For insurance accident year b		counted for on an	45		4185232		4407852
Sub-total C (41+42+43-44-45)				46		6819451		7647780
Amounts recoverable from reinsurers in res Sub-total C	pect of claims in	cluded in		47		61838		150651
Sub-total D (46-47)				48		6757613		7497129
Reinsurance ratio (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)				49		0.99		0.98
Premiums amount (Sub-total J x reinsurance ratio)					524799		560145	
Provisions for claims outstanding (before dis	scounting and ne	et of reinsura	ance)	51		3327379		3487260
Provisions for claims outstanding (before dis 51.2 are zero, otherwise zero	scounting and gr	ross of reins	urance) if both 51.1 a	and 52				
Brought forward amount (see instruction 4)				53		603347		632338
Greater of lines 50 and 53				54		603347		632338

Calculation of general insurance capital requirement - claims amount and result

Form 12

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

General insurance business

			Company registration number	GL/ UK/ CM	day	month	year	units
		R12	21487	GL	31	12	2010	£000
					This fina year		Prev ye	
					1		2	2
Reference period (No. of months	s) See INSPRU 1.1.63	3R		11		36		36
Claims paid in reference period				21	75	544871		8338862
Claims outstanding carried forward at the end of the		or insurance business accounted for on an nderwriting year basis				612332		691311
reference period	For insurance busine accident year basis	•				325301	4046908	
Claims outstanding brought	For insurance busine underwriting year bas	24	977821		1021449			
forward at the beginning of the reference period	For insurance busine accident year basis	ess account	ed for on an	25	4185232		440785	
Claims incurred in reference per	iod (21+22+23-24-25	5)		26	68	319451	7647780	
Claims incurred for classes 11,	12 or 13 (included in 2	26)		27	1079977		116496	
Claims incurred for "actuarial he	alth insurance" (inclue	ded in 26)		28				
Sub-total E (26 + 1/2 27 - 2/3 2	8)			29	73	359440	8230261	
Sub-total F - Conversion of sub by number of months in the refe	0	re (multiply	by 12 and divide	[;] 31	31 2453147		2743420	
Division of sub-total F	X 0.26			32	6	637818	713289	
(gross adjusted claims amount)	Excess (if any) over	40.3M EUF	RO x 0.03	33		72544		81222
Sub-total G (32 - 33)			39	39 565274		632067		
Claims amount Sub-total G x ro	einsurance ratio (11	.49)		41	5	560148		619616
Higher of premiums amount ar	nd brought forward a	amount (11	.54)	42	6	603347		632338
General insurance capital req	uirement (higher of li	nes 41 and	42)	43	6	603347		632338

Analysis of admissible assets										
Name of insurer	Aviva In	ternation	al Insurance	Limited					(Sheet 1)	
Global business										
Financial year ended	31st Dec	cember 20	010							
Category of assets	Category of assets Total other than Long-term insurance business assets									
			Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets	
		R13	21487	GL	31	12	2010	£000	1	
							end of this cial year 1		end of the ious year 2	

11

8400

52300

Investments in group undertakings and participating interests

	shares	21	437477	387000
UK insurance dependants	debts and loans	22		
Other insurance dependents	shares	23	3822700	3974900
Other insurance dependants	debts and loans	24		
Non incurance desendents	shares	25		
Non-insurance dependants	debts and loans	26	1300000	
Other group undertakings	shares	27		
Other group undertakings	debts and loans	28		
Participating interests	shares	29		
	debts and loans	30		

Other financial investments

Land and buildings

Equity shares		41	4048	237640
Other shares and other variable y	vield participations	42		
Holdings in collective investment schemes			39179	227790
Rights under derivative contracts			80500	41900
Fixed interest securities	Approved	45	627519	1625990
Fixed Interest Securities	Other	46	1006600	876710
	Approved	47		
Variable interest securities	Other	48	423400	88780
Participation in investment pools		49		
Loans secured by mortgages		50		
Loans to public or local authoritie	s and nationalised industries or undertakings	51		
Loans secured by policies of insu	irance issued by the company	52		
Other loans		53	131892	125396
Bank and approved credit &	One month or less withdrawal	54	284500	462771
financial institution deposits	More than one month withdrawal	55	62100	
Other financial investments				

Analysis of admissible a	assets								Form 13 (Sheet 2
Name of insurer	Aviva lı	nternationa	al Insurance	Limited					(
Global business									
Financial year ended	31st De	ecember 20)10						
Category of assets	Total of	ther than L	ong-term ins	surance bus	siness	assets			
			Company registration	GL/ UK/					Category of
			number	СМ	day	month	year	units	assets
[R13	21487	GL	31	12	2010	£000	1
							nd of this cial year		end of the ious year
							1		2
Deposits with ceding underta	kings				57				
Assets held to match linked liabilities		ex linked			58				
liabilities	Pro	perty linked			59				
Reinsurers' share of techn	ical provis	ions						1	
Provision for unearned premi	ums				60		98291		146086
Claims outstanding					61		1110254		1250959
Provision for unexpired risks					62				
Other					63				
Debtors and salvage	r								
Direct insurance business		licyholders			71				29700
		ermediaries			72		440952		311400
Salvage and subrogation reco	1	aantad			73 74				203579
Reinsurance		cepted			74		38950		203579
		ue in 12 mon	ths or less		76		3142000	-	4106300
Dependants	d	ue in more th	an 12 months		77				
Other	d	ue in 12 mon	ths or less		78		18200		
Other	d	ue in more th	an 12 months		79				
Other assets									
Tangible assets					80				
Deposits not subject to time r	estriction o	n withdrawal	with approved in	nstitutions	81		176790		323380
Cash in hand					82				
Other assets (particulars to b	e specified	by way of su	pplementary no	te)	83		174600		142032
Accrued interest and rent					84		48880		41840
Deferred acquisition costs (g					85		499641		558208
Other prepayments and accru	ued income	•			86		16400		4730
Deductions from the aggrega	te value of	assets			87		2897944		3770451
Grand total of admissible ass market risk and counterparty			Imissible assets	in excess of	89		11095329		11448940

Analysis of admissible	(Shee	Form 13
Name of insurer	Aviva International Insurance Limited	(Sheet 3)
Global business		
Financial year ended	31st December 2010	
Category of assets	Total other than Long-term insurance business	assets
	Company GL/ registration UK/	Category of

	registration number	UK/ CM	day	month	year	units	of assets
R13	21487	GL	31	12	2010	£000	1
					end of this cial year 1		end of the ous year 2

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

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	91	11095329	11448940
Admissible assets in excess of market and counterparty limits	92	1168093	1188480
Inadmissible assets directly held	93	2380317	1641800
Capital resources requirement deduction of regulated related undertakings	94	5811000	5515400
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95	306100	369100
Inadmissible assets of regulated related undertakings	96	4935000	5378100
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98	(897016)	(280024)
Deferred acquisition costs excluded from line 89	99		
Reinsurers' share of technical provisions excluded from line 89	100	(247318)	(278805)
Other asset adjustments (may be negative)	101		
Total assets determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (91 to 101)	102	24551505	24982991
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103	87100	54700

Liabilities (other than long-term insurance business)

Form 15

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended

31st December 2010

		Company registration number	GL/ UK/ CM	day	month	year	units
	R15	21487	GL	31	12	2010	£000
	L			As at the this fina yea	ancial	the pr ye	ne end of revious ear 2
Technical provisions (gross amount)							
Provision for unearned premiums			11	1	566689		1596621
Claims outstanding			12	4	437633		4738219
Provision for unexpired risks			13				
	Credit busin	ess	14				
Equalisation provisions	Other than o	credit business	15		280781		284900
Other technical provisions			16				
Total gross technical provisions (11 to 16)			19	6	285103		6619740
Provisions and creditors							
Provisiona	Taxation						
Provisions	Other risks	and charges	22		23850		39246
Deposits received from reinsurers			31				
	Direct insura	ance business	41		82600		59800
Creditors	Reinsurance	Reinsurance accepted					
	Reinsurance	43		229970		195520	
Debenture loans	Secured		44				
	Unsecured		45				
Amounts owed to credit institutions			46				
	Taxation		47				
Creditors	Foreseeable	e dividend	48				
	Other		49	1	181793		997506
Accruals and deferred income			51		145040		168879
Total (19 to 51)			59	7	948356		8080691
Provision for "reasonably foreseeable adver-	se variations"		61				
Cumulative preference share capital			62				
Subordinated loan capital			63				
Total (59 to 63)			69	7	948356		8080691
Amounts included in line 69 attributable to li	abilities to related insu	urers, other than					
those under contracts of insurance or reinsu			71		27800		106600

Amounts deducted from technical provisions for discounting	82	505954	555800
Other adjustments (may be negative)	83	(274897)	(284900)
Capital and reserves	84	17384000	17743000
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	24551505	24982991

Profit and loss account (non-technical account)

Form 16

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended

31st December 2010

			Company registration number	GL/ UK/ CM	day	month	year	units
		R16	21487	GL	31	12	2010	£000
					This fir yea		-	vious ear
					1	l		2
Transfer (to) / from	From Form 20)		11		(35861)		6597
the general insurance business technical account	Equalisation p	Equalisation provisions				4119		(23300)
Transfer from the long term insurance	Transfer from the long term insurance business revenue account 13							
	Income			14		478203		1142500
Investment income	Value re-adjustments on investments 15				269170		307630	
	Gains on the realisation of investments					11100		63730
	Investment ma interest	Investment management charges, including 17				6350		
Investment charges	Value re-adjus	tments on i	nvestments	18		25400		67300
	Loss on the re	alisation of	investments	19		422861	454430	
Allocated investment return transferre insurance business technical account				20				
Other income and charges (particular specified by way of supplementary no				21		(154400)	412470	
Profit or loss on ordinary activities bef (11+12+13+14+15+16-17-18-19-20+				29		117720		1387897
Tax on profit or loss on ordinary activi	ties			31		(41600)		(116600)
Profit or loss on ordinary activities after	er tax (29-31)			39		159320		1504497
Extraordinary profit or loss (particulars specified by way of supplementary no				41				
Tax on extraordinary profit or loss 4								
Other taxes not shown under the preceding items								
Profit or loss for the financial year (39+41-(42+43))				49		159320		1504497
Dividends (paid or foreseeable)				51		500000		
Profit or loss retained for the financial	year (49-51)			59		(340680)		1504497

Analysis of derivative contracts

Form 17

Name of insurer	
-----------------	--

Global business

Financial year ended 31st December 2010

Category of assets

Total other than Long-term insurance business assets

Aviva International Insurance Limited

			r	company egistration umber	GL/ UK/ CM		day	moi	nth	year	units	Category of assets
		R17		21487		GL	31	1:	2	2010	£000	1
						at the en incial ye			٢	Notional an of this	nount as a financial	
Derivative contracts				Assets 1		Liabilities 2			Bought / Long 3			old / Short 4
	Fixed-interest securities	s	11									
	Interest rates		12		4400		706	00		1452	09	145209
	Inflation		13									
	Credit index / basket		14									
	Credit single name		15									
Futures and contracts for differences	Equity index		16									
	Equity stock		17									
C	Land		18									
	Currencies		19	4	1200		620	00		9112	67	390161
	Mortality		20									
	Other		21									
	Swaptions		31									
	Equity index calls		32									
In the money	Equity stock calls		33									
options	Equity index puts		34	18	8500							1783350
	Equity stock puts		35									
	Other		36	1	6400					20000	00	
	Swaptions		41									
	Equity index calls		42									
Out of the money	Equity stock calls		43									
options	Equity index puts		44									
Equity stock puts			45									
	Other		46				258	33				2000000
Total (11 to 46)			51	8	0500		1026	33		30564	76	4318720
Adjustment for variation	n margin		52									
Total (51 + 52)			53	8	0500		1026	33				

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

(Sheet 1)

Form 20A

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended

31st December 2010

			r	Company egistration number	GL/ UK/ CM	day	month	year	units						
		20A	\	21487	GL	31	12	2010	£000						
Category number	FSA return general insurance business reporting category		v	iross premium written in this financial year	Provision for claims outstand fina		he end of t	his gross prem	vision for unearned ium at the						
					Reported		Incurred but not reported		d of this ncial year						
				1	2		3		4						
001	Total business	_	1	3098693	305086	6	13377	90	1566689						
002	Total primary (direct) and facultative business	_	2	1624746	193066	0	107419	90	842554						
003	Total treaty reinsurance accepted business	3	3	1473947	112020	6	2636	00	724135						
110	Total primary (direct) and facultative accident & healt (category numbers 111 to 114)	י 4	4	18037	1615	4	25	69	7187						
120	Total primary (direct) and facultative personal lines mousiness (category numbers 121 to 123)	otor ;	5		3382	6	10	54							
160	Primary (direct) and facultative household and domes all risks.	tic (6	149989	6720	4	3530		3530		3530		3530		80586
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	7	284933	5176	9	28810		140216						
220	Total primary (direct) and facultative commercial mot business (category numbers 221 to 223)	or 8	8	67052	11448	2	5166		34217						
260	Total primary (direct) and facultative commercial line property (category numbers 261 to 263)	³ (9	726198	30527	72 5387		71	361982						
270	Total primary (direct) and facultative commercial line: liability business (category numbers 271 to 274)	³ 1	10	337513	107371	2	9135 ⁻	12	168233						
280	Total primary (direct) and facultative commercial line financial loss (category numbers 281 to 284)	³ 1	11	6962	879	8	28	36	20267						
330	Total primary (direct) and facultative aviation (category number 331 to 333)	1	12	75	7536	0	213	33							
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	1	13	3719	14895	0	379	65	1038						
350	Total primary (direct) and facultative goods in transit	1	14	30268	3513	3	604	14	28828						
400	Miscellaneous primary (direct) and facultative busine	ss 1	15												
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	1	16	22060	11964	48 94739		39							
600	Total proportional treaty reinsurance business accept (category numbers 610 to 690)	^{ed} 1	17	1451887	100055	8	1688	61	724135						
700	Miscellaneous treaty reinsurance accepted business	1	18												
	Total (lines 4 to 18)	2	20	3098693	305086	6	13377	90	1566689						

General insurance business - summary of business carried on

Aviva International Insurance Limited

Form 20A (Sheet 2)

Name of insurer Global business

Financial year ended

31st December 2010

				Company registration number	GL/ UK/ CM	day	month	y	/ear	units
		R20A		21487	GL	31	12	2	010	£000
Category number			rting Gross premium written in this financial year		Provision for undiscou claims outstanding at th financial yea		ne end of this g		gross premi	vision for unearned ium at the
					Reported		urred but r reported	not		d of this ncial year
				1	2		3			4

PRIMARY (DIRECT) and FACULTATIVE PERSONAL LINES BUSINESS

	. (-			
111	Medical insurance	21			205	
112	HealthCare cash plans	22				
113	Travel	23	10449	4604	1091	136
114	Personal accident or sickness	24	7588	11550	1273	7051
121	Private motor - comprehensive	25	(6)	31316	1053	
122	Private motor - non-comprehensive	26	6	580	1	
123	Motor cycle	27		1930		
160	Household and domestic all risks (equals line 6)	28	149989	67204	3530	80586
181	Assistance	29	12837	188		5944
182	Creditor	30	271902	48119	28810	132606
183	Extended warranty	31				
184	Legal expenses	32	192	828		84
185	Mortgage indemnity	33	2	2631		1582
186	Pet insurance	34		3		
187	Other personal financial loss	35				

PRIMARY (DIRECT) and FACULTATIVE COMMERCIAL LINES BUSINESS

221	Fleets	41		5122	34	
222	Commercial vehicles (non-fleet)	42	12734	44804	1228	6402
223	Motor other	43	54318	64556	3904	27815
261	Commercial property	44	569262	272067	46401	284204
262	Consequential loss	45	95802	22384	3899	44683
263	Contractors or engineering all risks	46	61134	10821	3571	33095
271	Employers liability	47	108769	447780	826005	47920
272	Professional indemnity	48	55758	363451	1818	21794
273	Public and products liability	49	150357	261895	85610	82667
274	Mixed commercial package	50	22629	586	79	15852
281	Fidelity and contract guarantee	51	2818	1439	98	2425
282	Credit	52				
283	Suretyship	53	4144	7359	188	17842
284	Commercial contingency	54				

General insurance business - summary of business carried on

Name of insurer Aviva International Insurance Limited

Form 20A (Sheet 3)

Global business

Financial year ended

31st December 2010

				Company registration number	GL/ UK/ CM	day	month	year	units
		R20	A	21487	GL	31	12	2010	£000
Category number				Gross premium written in this financial year	claims outstand	undiscounted gross ding at the end of th ncial year		this gros	ovision for s unearned nium at the
					Reported		irred but r reported		nd of this Incial year
				1	2		3		4

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

	(DIRECT) and FACULTATIVE. AVIATION, MARINE a					
331	Aviation liability	61	33	74570	21162	
332	Aviation hull	62	42	790	221	
333	Space and satellite	63				
341	Marine liability	64		65059	19802	
342	Marine hull	65		33059	8411	
343	Energy (on and off-shore)	66		44543	9667	Ę
344	Protection and indemnity	67				
345	Freight demurrage and defence	68				
346	War risks	69				
347	Yacht	70	3719	6289	85	103
350	Total primary (direct) and facultative goods in transit (equals line 14)	71	30268	35133	6044	28828
RIMAR	Y (DIRECT) and FACULTATIVE: MISCELLANEOUS					
400	Miscellaneous primary (direct) and facultative business (equals line 15)	72				
ION-PRO	OPORTIONAL TREATY					
510	Non-proportional accident & health	81				
520	Non-proportional motor	82		590	3575	
530	Non-proportional aviation	83	45	2664	746	
540	Non-proportional marine	84		80774	22848	
550	Non-proportional transport	85		3019	642	
560	Non-proportional property	86		5067	2263	
570	Non-Proportional liability (non-motor)	87		27534	42650	
580	Non-proportional financial lines	88				
590	Non-proportional aggregate cover	89	22015		22015	
ROPOR	TIONAL TREATY					
610	Proportional accident & health	91	253686	13482	16934	8540
620	Proportional motor	92	650019	729870	54146	34031
630	Proportional aviation	93	(5)	3035	850	
640	Proportional marine	94		21665	12271	
650	Proportional transport	95				
660	Proportional property	96	461882	155267	22917	25763
670	Proportional liability (non-motor)	97	21768	67035	58655	2227
680	Proportional financial lines	98	64537	10204	3088	1849
690	Proportional aggregate cover	99				
REATY	REINSURANCE: MISCELLANEOUS					
	Miscellaneous treaty reinsurance accepted business	101				
700						

Form 20

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Business

iotal Business			Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		R20	21487	GL	31	12	2010	£000	001
Items to be shown net of r	einsurance					Thi	s financial year	Pre	vious year
							1		2
	Earned pren	nium (21. 19	9. 5)		1	1	285238	80	3095802
	Claims incur	red (22. 17.	4)		1	2	173675	59	2030662
	Claims man	agement co	sts (22. 18. 4)		1	3	14108	9	117929
This constants to see the second states	Adjustment	or discount	ing (22. 52. 4)		1	4			
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	(22. 19. 4)	1	5			
(or charges (part plementary note)		1	6			
	Net operatin	g expenses	(22. 42. 4)		1	7	110306	52	1167325
	Balance of y	ear's under	writing (11-12-13	3+14-15+16-1	7) 1	9	(12853	30)	(220114)
	Earned pren	nium (21. 11	. 5)		2	1	2390)1	12927
	Claims incur	red (22. 13.	4)		2	2	(6785	57)	(246666)
	Claims man	agement co	sts (22. 14. 4)		2	3	457	'8	28664
Adjustment for prior years' underwriting	Adjustment	or discount	ing (22. 51. 4)		2	4	(1835	59)	(9037)
(accident year accounting)			or charges (part plementary note)		2	5			
	Net operatin	g expenses	(22. 41. 4)		2	6	(532	21)	(4819)
	Balance (21	-22-23+24+	25-26)		2	9	7414	12	226711
	Per Form 24	(24. 69.	99 - 99)		3	1	1852	27	
Balance from underwriting year accounting			and charges (pa plementary note)		3	2			
	Total				3	9	1852	27	
Balance of all years' underw	riting (19+29-	+39)			4	9	(3586	61)	6597
Allocated investment return					5	1			
Transfer to non-technical ac	count (49+51)			5	9	(3586	61)	6597

Form 20

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

Total Primary (Direct) a			Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		R20	21487	GL	31	12	2010	£000	002
Items to be shown net of r	einsurance				1	Thi	s financial year	Pre	vious year
							1		2
	Earned prem	nium (21. 19	9. 5)		1	1	143234	6	1540406
	Claims incur	red (22. 17.	4)		1	2	76966	5	957840
	Claims mana	agement co	sts (22. 18. 4)		1	3	4096	9	36039
This used a surder with a	Adjustment f	or discount	ing (22. 52. 4)		1	4			
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	(22. 19. 4)	1	5			
			or charges (part elementary note)		1	6			
	Net operatin	g expenses	(22. 42. 4)		1	7	67638	2	671056
	Balance of y	ear's under	writing (11-12-13	3+14-15+16-1	7) 1	9	(5467	'0)	(124529)
	Earned pren	nium (21. 11	. 5)		2	1	8	2	(1446)
	Claims incur	red (22. 13.	4)		2	2	(13582	24)	(181436)
	Claims mana	agement co	sts (22. 14. 4)		2	3	345	62	6847
Adjustment for prior years' underwriting	Adjustment f	or discount	ing (22. 51. 4)		2	4	(1835	59)	(9037)
(accident year accounting)			or charges (part elementary note)		2	5			
	Net operatin	g expenses	(22. 41. 4)		2	6	(533	39)	(4881)
	Balance (21-	-22-23+24+	25-26)		2	9	11943	4	168987
	Per Form 24	(24. 69.	99 - 99)		3	1	1558	3	465
Balance from underwriting year accounting			and charges (pa elementary note)		3	2			
	Total				3	9	1558	3	465
Balance of all years' underw	riting (19+29+	-39)			4	9	8034	7	44923
Allocated investment return					5	1			
Transfer to non-technical ac	count (49+51)			5	9	8034	7	44923

Form 20

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

Total Treaty Reinsuran			Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		R20	21487	GL	31	12	2010	£000	003
Items to be shown net of r	einsurance					Thi	s financial year	Pre	vious year
							1		2
	Earned prem	nium (21. 19	9. 5)		1	1	142003	34	1555396
	Claims incur	red (22. 17.	4)		1:	2	96709	94	1072822
	Claims mana	agement co	sts (22. 18. 4)		1	3	10012	20	81890
This could be described as with a	Adjustment I	or discount	ing (22. 52. 4)		1	4			
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	(22. 19. 4)	1	5			
			or charges (part		1	6			
	Net operatin	g expenses	(22. 42. 4)		1	7	42668	80	496269
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-1	7) 1	9	(7386	60)	(95585)
	Earned pren	nium (21. 11	. 5)		2	1	2381	9	14373
	Claims incur	red (22. 13.	4)		2	2	6796	67	(65230)
	Claims mana	agement co	sts (22. 14. 4)		2	3	112	26	21817
Adjustment for prior years' underwriting	Adjustment f	or discount	ing (22. 51. 4)		2	4			
(accident year accounting)			or charges (part		2	5			
	Net operatin	g expenses	(22. 41. 4)		2	6	1	8	62
	Balance (21-	-22-23+24+	25-26)		2	9	(4529	92)	57724
	Per Form 24	(24. 69.	99 - 99)		3	1	294	14	(465)
Balance from underwriting year accounting			and charges (pa		3	2			
	Total				3	9	294	4	(465)
Balance of all years' underw	riting (19+29+	-39)			4	9	(11620)8)	(38326)
Allocated investment return					5	1			
Transfer to non-technical ac	count (49+51)			5	9	(11620)8)	(38326)

Form 20

Name of insurer Aviva International Insurance 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	, I	month	year	un	its	Category number
		R20	21487	GL	31		12	2010	£0	00	160
Items to be shown net of r	einsurance		-				This	s financial year		Prev	vious year
								1			2
	Earned pren	nium (21. 19	9. 5)			11		16049	2		199859
	Claims incur	red (22. 17.	. 4)			12		8344	2		105498
	Claims mana	agement co	sts (22. 18. 4)			13		21	7		536
This useds us do suiting	Adjustment f	for discount	ing (22. 52. 4)			14					
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	s (22. 19. 4)		15		465	5		(4655)
			or charges (par plementary note			16					
	Net operatin	g expenses	(22. 42. 4)			17		7806	4		92143
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-′	17)	19		(588	36)		6337
	Earned pren	nium (21. 11	I. 5)			21					10740
	Claims incur	red (22. 13.	. 4)			22		(478	32)		8389
	Claims mana	agement co	sts (22. 14. 4)			23		13	9		12
Adjustment for prior years' underwriting	Adjustment f	for discount	ing (22. 51. 4)			24					
(accident year accounting)			or charges (par plementary note			25					
	Net operatin	g expenses	(22. 41. 4)			26					2062
	Balance (21-	-22-23+24+	25-26)			29		464	3		277
	Per Form 24	(24. 69.	99 - 99)			31					
Balance from underwriting year accounting			and charges (pa elementary note		e	32					
	Total					39					
Balance of all years' underw	riting (19+29-	+39)				49		(124	13)		6614
Allocated investment return						51					
Transfer to non-technical ac	count (49+51)				59		(124	3)		6614

Form 20

Name of insurer Aviva International Insurance 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	, 1	month	year	ur	nits	Category number
		R20	21487	GL	31		12	2010	£0	000	180
Items to be shown net of r	einsurance			·			This	s financial year		Prev	rious year
					_			1			2
	Earned pren	nium (21. 19	9. 5)			11		24624	2		261204
	Claims incur	red (22. 17	. 4)			12		7670)1		156342
	Claims mana	agement co	sts (22. 18. 4)			13		388	31		3987
This useds us do suiting	Adjustment f	or discount	ing (22. 52. 4)			14					
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	s (22. 19. 4)		15		(465	55)		4655
			or charges (par plementary note			16					
	Net operatin	g expenses	(22. 42. 4)			17		16300)4		135897
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-	17)	19		731	1		(39677)
	Earned pren	nium (21. 11	1. 5)			21		8	36		110
	Claims incur	red (22. 13	. 4)			22		(1620)7)		3629
	Claims mana	agement co	sts (22. 14. 4)			23		357	'4		129
Adjustment for prior years' underwriting	Adjustment f	or discount	ing (22. 51. 4)			24					
(accident year accounting)			or charges (par plementary note			25					
	Net operatin	g expenses	(22. 41. 4)			26		39	0		(16877)
	Balance (21-	-22-23+24+	25-26)			29		1232	29		13229
	Per Form 24	(24. 69.	99 - 99)			31					
Balance from underwriting year accounting			and charges (pa plementary note		e	32					
	Total					39					
Balance of all years' underw	riting (19+29-	-39)				49		1964	0		(26448)
Allocated investment return						51					
Transfer to non-technical ac	count (49+51)				59		1964	0		(26448)

Form 20

Name of insurer Aviva International Insurance 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	, 1	month	year	ur	nits	Category number
		R20	21487	GL	31		12	2010	£0	000	220
Items to be shown net of r	einsurance						This	s financial year		Prev	ious year
								1			2
	Earned pren	nium (21. 19	9. 5)			11		6291	4		53689
	Claims incur	red (22. 17	. 4)			12		4178	39		45011
	Claims mana	agement co	sts (22. 18. 4)			13		236	69		2862
This user's underwriting	Adjustment f	or discount	ing (22. 52. 4)			14					
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	s (22. 19. 4)		15					
			or charges (par plementary note			16					
	Net operatin	g expenses	(22. 42. 4)			17		2268	35		20036
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-	17)	19		(392	29)		(14220)
	Earned pren	nium (21. 11	I. 5)			21			2		2446
	Claims incur	red (22. 13	. 4)			22		(1407	71)		(1191)
	Claims mana	agement co	sts (22. 14. 4)			23		(120)3)		865
Adjustment for prior years' underwriting	Adjustment f	or discount	ing (22. 51. 4)			24		125	53		
(accident year accounting)			or charges (par plementary note			25					
	Net operatin	g expenses	(22. 41. 4)			26		(26	68)		2079
	Balance (21-	-22-23+24+	25-26)			29		1679	97		693
	Per Form 24	(24. 69.	99 - 99)			31					
Balance from underwriting year accounting			and charges (pa plementary note		e	32					
	Total					39					
Balance of all years' underw	riting (19+29-	+39)				49		1286	8		(13527)
Allocated investment return						51					
Transfer to non-technical ac	count (49+51)				59		1286	8		(13527)

Form 20

Name of insurer Aviva International Insurance 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	21487	GL	31	12	2010	£000	260
Items to be shown net of r	einsurance		1	1	1	This	s financial year	Pre	vious year
							1		2
	Earned prem	nium (21. 19	9. 5)		1	1	59492	0	640418
	Claims incur	red (22. 17.	4)		1	2	33426	6	360367
	Claims mana	agement co	sts (22. 18. 4)		1	3	1899	1	16113
TT I for a state of a state of the state of the state	Adjustment f	or discounti	ing (22. 52. 4)		1	4			
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	(22. 19. 4)	1	5			
			or charges (parti elementary note)		1	6			
	Net operatin	g expenses	(22. 42. 4)		1	7	28009	9	276178
	Balance of y	ear's under	writing (11-12-13	8+14-15+16-1	7) 1	9	(3843	6)	(12240)
	Earned pren	nium (21. 11	. 5)		2	:1	(2	:0)	(21465)
	Claims incur	red (22. 13.	4)		2	2	(4544	.8)	(56136)
	Claims mana	agement co	sts (22. 14. 4)		2	3	97	7	225
Adjustment for prior years' underwriting	Adjustment f	or discounti	ing (22. 51. 4)		2	4			
(accident year accounting)			or charges (parti elementary note)		2	5			
	Net operatin	g expenses	(22. 41. 4)		2	6	(449	3)	7073
	Balance (21-	-22-23+24+2	25-26)		2	9	4894	4	27373
	Per Form 24	(24. 69.	99 - 99)		3	1			
Balance from underwriting year accounting			and charges (pa elementary note)	rticulars to be	3	2			
	Total				3	9			
Balance of all years' underw	riting (19+29-	-39)			4	9	1050	8	15133
Allocated investment return					5	1			
Transfer to non-technical ac	count (49+51)			5	9	1050	8	15133

Form 20

Name of insurer Aviva International Insurance 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	, I	month	year	un	its	Category number
		R20	21487	GL	31		12	2010	£0	00	270
Items to be shown net of r	reinsurance		•	•			This	s financial year		Prev	ious year
					_			1			2
	Earned pren	nium (21. 19	9. 5)			11		30922	22		331109
	Claims incur	red (22. 17.	4)			12		19865	6		238605
	Claims mana	agement co	sts (22. 18. 4)			13		1306	69		9481
This used a surder with a	Adjustment f	or discount	ing (22. 52. 4)			14					
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	(22. 19. 4)		15					
			or charges (part elementary note)			16					
	Net operatin	g expenses	(22. 42. 4)			17		10007	2		114884
	Balance of y	ear's under	writing (11-12-13	3+14-15+16-1	7)	19		(257	75)		(31861)
	Earned pren	nium (21. 11	. 5)			21		Э	35		(7836)
	Claims incur	red (22. 13.	4)			22		(183	34)		(133865)
	Claims mana	agement co	sts (22. 14. 4)			23		175	6		6065
Adjustment for prior years' underwriting	Adjustment f	or discount	ing (22. 51. 4)			24		(1950)5)		(9037)
(accident year accounting)			or charges (part elementary note)			25					
	Net operatin	g expenses	(22. 41. 4)			26		(119	98)		(1067)
	Balance (21-	-22-23+24+	25-26)			29		(1819	94)		111994
	Per Form 24	(24. 69.	99 - 99)			31					
Balance from underwriting year accounting			and charges (pa elementary note)		•	32					
	Total					39					
Balance of all years' underw	riting (19+29-	-39)				49		(2076	69)		80133
Allocated investment return						51					
Transfer to non-technical ac	count (49+51)				59		(2076	69)		80133

Form 20

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative aviation business

i otal primary (direct) a			Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		R20	21487	GL	31	12	2010	£000	330
Items to be shown net of r	einsurance		-	•	•	This	s financial year	Pre	vious year
							1		2
	Earned prem	nium (21. 19	9. 5)		11				
	Claims incur	red (22. 17.	. 4)		12	2			
	Claims mana	agement co	sts (22. 18. 4)		13	3			
The second se	Adjustment f	or discount	ing (22. 52. 4)		14	L I			
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	6 (22. 19. 4)	15	5			
			or charges (part		16	5			
	Net operating	g expenses	(22. 42. 4)		17	,			
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-1	7) 19)			
	Earned prem	nium (21. 11	. 5)		21				
	Claims incur	red (22. 13.	4)		22	2			
	Claims mana	agement co	sts (22. 14. 4)		23	3			
Adjustment for prior years' underwriting	Adjustment f	or discount	ing (22. 51. 4)		24	L			
(accident year accounting)			or charges (part		25	5			
	Net operating	g expenses	(22. 41. 4)		26	5			
	Balance (21-	22-23+24+	25-26)		29)			
	Per Form 24	(24. 69.	99 - 99)		31		1558	3	465
Balance from underwriting year accounting			and charges (pa		32	2			
	Total				39)	1558	3	465
Balance of all years' underw	riting (19+29+	-39)			49)	1558	3	465
Allocated investment return					51				
Transfer to non-technical ac	count (49+51)			59)	1558	3	465

Form 20

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative marine business

i otai primary (direct) a			Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		R20	21487	GL	31	12	2010	£000	340
Items to be shown net of r	einsurance					This	s financial year	Pre	vious year
							1		2
	Earned pren	nium (21. 19	9. 5)		11	1	542	9	5583
	Claims incur	red (22. 17.	. 4)		12	2	292	26	2411
	Claims mana	agement co	sts (22. 18. 4)		13	3	34	1	341
	Adjustment f	or discount	ing (22. 52. 4)		14	4			
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	s (22. 19. 4)	1:	5			
(or charges (par plementary note		16	6			
	Net operatin	g expenses	(22. 42. 4)		17	7	1418	4	21992
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-1	7) 19)	(1202	22)	(19161)
	Earned prem	nium (21. 11	I. 5)		21	1			
	Claims incur	red (22. 13.	. 4)		22	2	295	62	955
	Claims mana	agement co	sts (22. 14. 4)		23	3	(23	37)	130
Adjustment for prior years' underwriting	Adjustment f	or discount	ing (22. 51. 4)		24	4			
(accident year accounting)			or charges (par plementary note		2	5			
	Net operatin	g expenses	(22. 41. 4)		26	5			
	Balance (21-	-22-23+24+	25-26)		29	9	(271	5)	(1085)
	Per Form 24	(24. 69.	99 - 99)		31	1			
Balance from underwriting year accounting			and charges (pa		32	2			
	Total				39)			
Balance of all years' underw	riting (19+29-	+39)			49	9	(1473	37)	(20246)
Allocated investment return					51	1			
Transfer to non-technical ac	count (49+51)			59	9	(1473	37)	(20246)

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Form 20

Name of insurer Aviva International Insurance 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 (un ooty and	luounun	Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		R20	21487	GL	31	12	2010	£000	409
Items to be shown net of r	einsurance					This	s financial year	Pre	vious year
							1		2
	Earned pren	nium (21. 19	9. 5)		1	1	5312	.7	48544
	Claims incur	red (22. 17.	. 4)		1:	2	3188	5	49606
	Claims mana	agement co	sts (22. 18. 4)		1:	3	210)1	2719
This could be described as a first set	Adjustment I	or discount	ing (22. 52. 4)		14	4			
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	(22. 19. 4)	1	5			
(or charges (part		1	6			
	Net operatin	g expenses	(22. 42. 4)		1	7	1827	'4	9926
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-1	7) 1	9	86	57	(13707)
	Earned prem	nium (21. 11	1. 5)		2	1	(2	21)	14559
	Claims incur	red (22. 13.	. 4)		2	2	(5643	34)	(3217)
	Claims mana	agement co	sts (22. 14. 4)		2	3	(155	54)	(579)
Adjustment for prior years' underwriting	Adjustment f	or discount	ing (22. 51. 4)		2	4	(10)7)	
(accident year accounting)			or charges (part		2	5			
	Net operatin	g expenses	(22. 41. 4)		2	6	23	0	1849
	Balance (21-	-22-23+24+	25-26)		2	9	5763	0	16506
	Per Form 24	(24. 69.	99 - 99)		3	1			
Balance from underwriting year accounting			and charges (pa		; 3:	2			
	Total				3	9			
Balance of all years' underw	riting (19+29+	+39)			4	9	5849	17	2799
Allocated investment return					5	1			
Transfer to non-technical ac	count (49+51)			5	9	5849	7	2799

Form 20

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

			Company registration number	GL/ UK/ CM	day	n	nonth	year	un	its	Category number
		R20	21487	GL	31		12	2010	£0	00	500
Items to be shown net of r	einsurance						This	s financial year		Prev	ious year
								1			2
	Earned pren	nium (21. 19	9. 5)			11					
	Claims incur	red (22. 17.	4)			12					
	Claims mana	agement co	sts (22. 18. 4)			13					
This used a surder with a	Adjustment f	or discount	ing (22. 52. 4)			14					
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	(22. 19. 4)		15					
, , , , , , , , , , , , , , , , , , ,			or charges (part			16					
	Net operatin	g expenses	(22. 42. 4)			17					
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-1	17)	19					
	Earned pren	nium (21. 11	. 5)		:	21		2201	5		
	Claims incur	red (22. 13.	4)			22		2222	20		(7038)
	Claims mana	agement co	sts (22. 14. 4)			23					
Adjustment for prior years' underwriting	Adjustment f	or discount	ing (22. 51. 4)			24					
(accident year accounting)			or charges (part		:	25					
	Net operatin	g expenses	(22. 41. 4)		:	26		1	8		62
	Balance (21-	-22-23+24+	25-26)			29		(22	23)		6976
	Per Form 24	(24. 69.	99 - 99)		:	31			(9)		(452)
Balance from underwriting year accounting			and charges (pa elementary note)		e	32					
	Total				:	39			(9)		(452)
Balance of all years' underw	riting (19+29-	+39)				49		(23	32)		6524
Allocated investment return						51					
Transfer to non-technical ac	count (49+51)			;	59		(23	32)		6524

Form 20

Name of insurer Aviva International Insurance 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	r	month	year	units	Category number
		R20	21487	GL	31		12	2010	£000	600
Items to be shown net of r	einsurance			•			This	s financial year	P	revious year
					_			1		2
	Earned pren	nium (21. 19	9. 5)			11		142003	34	1555396
	Claims incur	red (22. 17	. 4)			12		96709	94	1072822
	Claims mana	agement co	osts (22. 18. 4)			13		10012	20	81890
This user's underwriting	Adjustment f	or discount	ting (22. 52. 4)			14				
This year's underwriting (accident year accounting)	Increase in p	provision for	r unexpired risks	s (22. 19. 4)		15				
			or charges (par plementary note			16				
	Net operatin	g expenses	(22. 42. 4)			17		42668	80	496269
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-	17)	19		(7386	60)	(95585)
	Earned pren	nium (21. 1 [.]	1. 5)			21		180)4	14373
	Claims incur	red (22. 13	. 4)			22		4574	7	(58192)
	Claims mana	agement co	osts (22. 14. 4)			23		112	26	21817
Adjustment for prior years' underwriting	Adjustment f	or discount	ing (22. 51. 4)			24				
(accident year accounting)			or charges (par plementary note			25			2010 £000 financial year Preyear 1 1420034 967094 1 1420034 9 967094 1 100120 1 426680 1 (73860) 1 1804 1 45747 1 1126 1 (45069) 1 2953 1 (115976) 1	
	Net operatin	g expenses	(22. 41. 4)			26				
	Balance (21-	-22-23+24+	-25-26)			29		(4506	69)	50748
	Per Form 24	(24. 69.	99 - 99)			31		295	53	(13)
Balance from underwriting year accounting			and charges (paper) plementary note		e	32				
	Total					39		295	53	(13)
Balance of all years' underw	riting (19+29-	-39)				49		(11597	2010 £000 inancial ear Pre 1420034 967094 100120 100120 426680 (45069) 2953 2953 2953	(44850)
Allocated investment return						51				
Transfer to non-technical ac	count (49+51)				59		(11597	76)	(44850)

Name of insurer Aviva International Insurance Limited

Global business

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Financial year ended **31st December 2010**

Total Business						Company registration number	GL/ UK/ CM	day	month	year	units	Category number
				Г	R21	21487	GL	31	12	2010	£000	001
			Gross premiums writ	iten	Reir	nsurers' share		٢	Net of reir	nsurance		
Premiums receivable durir	ng the financial year		Earned in previous financial years			rned in previous inancial years				n previous al years		
			1			3				5		
In respect of risks incepted	d in previous financial years	11	23914			13				23901		
			Earned in this financial year	Unearned at end this financial yea	-	Earned in this financial year	Unearned at end this financial ye	-		d in this ial year		ed at end of ancial year
			1	2		3	4			5		6
In respect of risks incepted	d in previous financial years	12	(4919)			281				(5200)		
	For periods of less than 12 months	13	330122	5754	12	36432	12	58		293690		56284
In respect of risks incepted in this financial vear	For periods of 12 months	14	1216437	136154	47	97083	651	49		1119354		1296398
yea	For periods of more than 12 months	15	18765	9517	70	871	33	47		17894		91823
	s rebates and refunds) in previous in those years and brought forward to	16	1544191	5243	30	117549	285	37		1426642		23893
Total (12 to 16)		19	3104596	156668	39	252216	982	91		2852380		1468398

Name of insurer Aviva International Insurance Limited

Global business

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Financial year ended **31st December 2010**

Total Primary (Direct)	and Facultative Business			_		Company registration number	GL/ UK/ CM d	ay	month	year	units	Category number
				Γ	R21	21487	GL 3	81	12	2010	£000	002
			Gross premiums writ	ten	Rei	insurers' share		N	let of reir	nsurance		
Premiums receivable durin	ng the financial year		Earned in previous financial years			arned in previous financial years		1		n previous al years		
			1			3				5		
In respect of risks incepted	d in previous financial years	11	95			13				82		
			Earned in this financial year	Unearned at end this financial yea		Earned in this financial year	Unearned at end of this financial year			d in this ial year		ed at end of ancial year
			1	2		3	4			5		6
In respect of risks incepted	d in previous financial years	12	2194			281				1913		
	For periods of less than 12 months	13	261219	4847	71	36432	125	8		224787		47213
In respect of risks incepted in this financial year	For periods of 12 months	14	539302	66310	05	97083	6514	9		442219		597956
year	For periods of more than 12 months	15	17248	9303	37	871	334	7		16377		89690
	rebates and refunds) in previous in those years and brought forward to	16	864599	3794	41	117549	2853	7		747050		9404
Total (12 to 16)		19	1684562	84255	54	252216	9829	1		1432346		744263

Name of insurer Aviva International Insurance Limited

Global business

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Financial year ended **31st December 2010**

Total Treaty Reinsura	nce Accepted Business			_			Company registration number	GL/ UK/ CM	1	day	montł	year	units	Category number
					R2	21	21487		GL	31	12	2010	£000	003
			Gross premiums writ	ten	Re	einsu	rers' share				Net of re	insurance		
Premiums receivable durin	g the financial year		Earned in previous financial years		E		d in previous ncial years					in previou ial years	s	
			1				3					5		
In respect of risks incepted	d in previous financial years	11	23819									2381	9	
			Earned in this financial year	Unearned at end this financial yea	-		ned in this ancial year		rned at ei inancial y			ed in this cial year		ned at end of nancial year
			1	2			3		4			5		6
In respect of risks incepted	d in previous financial years	12	(7113)									(711	3)	
	For periods of less than 12 months	13	68903	90	71							6890	3	9071
In respect of risks incepted in this financial year	For periods of 12 months	14	677135	69844	42							67713	5	698442
year	For periods of more than 12 months	15	1517	21:	33							151	7	2133
	rebates and refunds) in previous in those years and brought forward to	16	679592	144	89							67959	2	14489
Total (12 to 16)		19	1420034	7241:	35							142003	4	724135

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Primary (direct) and facultative household and domestic all risks.						Company registration number	GL/ UK/ CM d	ay	month	year	units	Category number
				Γ	R21	1 21487	GL 3	1	12	2010	£000	160
Gross premiums written					Re	einsurers' share		N	Net of reinsurance			ł
Premiums receivable during the financial year			Earned in previous financial years		Earned in previous financial years				Earned in previous financial years			
		_	1			3			:	5		
In respect of risks incepted in previous financial years		11										
			Earned in this financial year	Unearned at end this financial yea	-	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	7125	22	75	538	1	в		6587		2257
	For periods of 12 months	14	62278	783	11	8444	3	1		53834		78280
	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		100149			78	78		100071				
Total (12 to 16) 19		19	169552	8058	86	9060	49			160492		80537

Name of insurer Aviva International Insurance Limited

Global business

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Financial year ended **31st December 2010**

Total primary (direct)	and facultative personal lines fina	ncial	loss business			Company registration number	GL/ UK/ CM	day	month	year	units	Category number
				Γ	R21	21487	GL	31	12	2010	£000	180
			Gross premiums writ	tten	Reii	nsurers' share		1	Net of rein	surance		
Premiums receivable durir	ng the financial year		Earned in previous financial years			rned in previous inancial years			Earned in financia			
			1			3			5			
In respect of risks incepted	d in previous financial years	11	56			(30)				86		
		•	Earned in this financial year	Unearned at end this financial yea	-	Earned in this financial year	Unearned at end this financial year	-	Earned financia			ed at end of ancial year
		_	1	2		3	4		5			6
In respect of risks incepted	d in previous financial years	12	1286			(701)				1987		
	For periods of less than 12 months	13	84785	205	58	11379	1	15		73406		1943
In respect of risks incepted in this financial year	For periods of 12 months	14	63483	6357	75	27404	164	34		36079		47141
year	For periods of more than 12 months	15	8995	6069	95	255	17	55		8740		58940
	s rebates and refunds) in previous in those years and brought forward to	16	201960	1388	38	75930	278	94		126030		(14006)
Total (12 to 16)		19	360509	1402	16	114267	461	98		246242		94018

Name of insurer Aviva International Insurance Limited

Global business

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Financial year ended **31st December 2010**

Total primary (direct)	and facultative commercial motor	busiı	ness			Company registration number	GL/ UK/ CM da	ıy ı	month	year	units	Category number
				Г	R21	21487	GL 3	1	12	2010	£000	220
			Gross premiums write	tten	Rei	nsurers' share	· · ·	Ne	t of rein	surance		
Premiums receivable durir	ng the financial year		Earned in previous financial years			rned in previous ïnancial years				previous al years		
			1			3			į	5		
In respect of risks incepted	d in previous financial years	11	5			3				2		
			Earned in this financial year	Unearned at end this financial yea	-	Earned in this financial year	Unearned at end of this financial year		Earneo financi			ed at end of ancial year
			1	2		3	4		į	5		6
In respect of risks incepted	d in previous financial years	12	98			66				32		
	For periods of less than 12 months	13	8323	43	38	9				8314		438
In respect of risks incepted in this financial vear	For periods of 12 months	14	24355	3370)3	(911)	(93	3)		25266		33796
yea	For periods of more than 12 months	15	54	7	76	8				46		76
	s rebates and refunds) in previous in those years and brought forward to	16	29682			426				29256		
Total (12 to 16)		19	62512	3421	17	(402)	(93	3)		62914		34310

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Total primary (direct)	and facultative commercial lines p	orope	rty business			Company registration number	GL/ UK/ CM d	day	month	year	units	Category number
				Γ	R21	21487	GL	31	12	2010	£000	260
			Gross premiums writ	tten	Rei	insurers' share		١	Net of rein	surance		
Premiums receivable durir	ng the financial year		Earned in previous financial years			arned in previous financial years			Earned in financia			
		_	1			3			Ę	5		
In respect of risks incepted	d in previous financial years	11	(16)			4		(20				
			Earned in this financial year	Unearned at end this financial year		Earned in this financial year	Unearned at end this financial yea	-	Earnec financi			ed at end of ancial year
			1	2		3	4		ţ	5		6
In respect of risks incepted	d in previous financial years	12	(363)			109				(472)		
	For periods of less than 12 months	13	95151	288	87	21075	11(09		74076		27778
In respect of risks incepted in this financial	For periods of 12 months	14	267719	3261	95	53496	4657	79		214223		279616
year	For periods of more than 12 months	15	1725	69	00	525	78	37		1200		6113
	rebates and refunds) in previous in those years and brought forward to	16	340534			34641				305893		
Total (12 to 16)		19	704766	3619	82	109846	4847	75		594920		313507

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Total primary (direct)	and facultative commercial lines I	iabilit	y business				Company registration number	G U C	K/	day	mor	th	year	units	Category number
				Γ	Reinsurers' share Net of reinsuration Earned in previous financial years Earned in previous financial years 3 5 52 52						2010	£000	270		
			Gross premiums writ	tten	Re	einsur	rers' share				Net of	reins	surance		
Premiums receivable durin	ng the financial year		Earned in previous financial years		E										
			1				3					5			
In respect of risks incepted	d in previous financial years	11	87				52						35		
			Earned in this financial year	Unearned at end this financial year											ed at end of ancial year
			1	2			3		4			5			6
In respect of risks incepted	d in previous financial years	12	2010				1182						828		
	For periods of less than 12 months	13	53330	133	33		2338						50992		13333
In respect of risks incepted in this financial vear	For periods of 12 months	14	113560	1537	28		5863						107697		153728
year	For periods of more than 12 months	15	293	11	72		44						249		1172
	rebates and refunds) in previous in those years and brought forward to	16	149457				1						149456		
Total (12 to 16)		19	318650	1682	33		9428						309222		168233

Name of insurer Aviva International Insurance Limited

Global business

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Financial year ended **31st December 2010**

Total primary (direct)	and facultative marine business						Company registration number	GL/ UK/ CM	day	v mon	th	year	units	Category number
				Γ	R	21	21487	GL	31	12	2	2010	£000	340
			Gross premiums writ	ten	F	Reinsu	rers' share	·		Net of	reinsu	rance		
Premiums receivable durin	ng the financial year		Earned in previous financial years				d in previous ncial years				d in pr ncial y	revious vears		
			1				3				5			
In respect of risks incepted	d in previous financial years	11												
		•	Earned in this financial year	Unearned at end this financial yea	-		ned in this Incial year	Unearned this financ			ned in Incial y			ed at end of ancial year
			1	2			3	4			5			6
In respect of risks incepted	d in previous financial years	12												
	For periods of less than 12 months	13	2525	88	80		87					2438		880
In respect of risks incepted in this financial	For periods of 12 months	14	157	15	57		5					152		157
year	For periods of more than 12 months	15												
Premiums receivable (less financial years not earned the financial year	s rebates and refunds) in previous in those years and brought forward to	16	2839		1							2839		1
Total (12 to 16)		19	5521	103	38		92					5429		1038

Name of insurer Aviva International Insurance Limited

Global business

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Financial year ended **31st December 2010**

Balance of all primary	(direct) and facultative business			Company registration number	GL/ UK/ CM da	y n	nonth	year	units	Category number		
				Γ	R21	1 21487	GL 3	1	12	2010	£000	409
			Gross premiums writ	ten	Re	einsurers' share		Net	t of rein	surance		
Premiums receivable durin	g the financial year		Earned in previous financial years			arned in previous financial years				previous Il years		
			1			3			Ę	5		
In respect of risks incepted	in previous financial years	11	(37)			(16)				(21)		
			Earned in this financial year	Unearned at end this financial yea		Earned in this financial year	Unearned at end of this financial year		Earnec financi			ed at end of ancial year
			1	2		3	4		Ę	5		6
In respect of risks incepted	l in previous financial years	12	(837)			(375)				(462)		
	For periods of less than 12 months	13	9980	60	00	1006	16			8974		584
In respect of risks incepted in this financial year	For periods of 12 months	14	7750	743	36	2782	2198			4968		5238
year	For periods of more than 12 months	15	6181	2419	94	39	805			6142		23389
	rebates and refunds) in previous in those years and brought forward to	16	39978	2405	52	6473	643			33505		23409
Total (12 to 16)		19	63052	5628	32	9925	3662			53127		52620

Name of insurer Aviva International Insurance Limited

Global business

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Financial year ended **31st December 2010**

Total Non-Proportion	al Reinsurance Treaty Business a	ccept	ed				number CM day month year units r 21487 GL 31 12 2010 £000 ers' share Net of reinsurance Earned in previous financial years 3 5 5 ed in this Unearned at end of Earned in this Unearned at end of							Category number	
				Γ	R2	21	21487		GL	31	12		2010	£000	500
			Gross premiums wri	tten	R	Reinsu	irers' share				Net of I	eins	urance		
Premiums receivable durin	g the financial year		Earned in previous financial years		E		d in previous ncial years								
			1				3					5			
In respect of risks incepted	d in previous financial years	11	22015										22015		
		Earned in this financial year this financial y		-		ned in this ancial year									
		_	1	2			3		4			5			6
In respect of risks incepted	d in previous financial years	12													
	For periods of less than 12 months	13													
In respect of risks incepted in this financial year	For periods of 12 months	14													
year	For periods of more than 12 months	15													
	rebates and refunds) in previous in those years and brought forward to	16													
Total (12 to 16)		19													

Name of insurer Aviva International Insurance Limited

Global business

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Financial year ended **31st December 2010**

Total Proportional Re	insurance Treaty Business accept	ed		_			Company registration number	GL/ UK/ CM		day	montl	n y€	ear	units	Category number
				Γ	R2	21	21487		GL	31	12	20	10	£000	600
			Gross premiums writ	ten	Re	einsu	rers' share	•			Net of re	einsura	nce		
Premiums receivable durin	g the financial year		Earned in previous financial years		E		d in previous ncial years				Earned finan	in prev cial yea			
			1				3					5			
In respect of risks incepted	in previous financial years	11	1804										1804		
			Earned in this financial year	Unearned at end this financial yea	-		ned in this Incial year		ned at e nancial y			ed in tl icial ye			ed at end of ancial year
		_	1	2			3		4			5			6
In respect of risks incepted	l in previous financial years	12	(7113)									(7113)		
	For periods of less than 12 months	13	68903	90	71							6	8903		9071
In respect of risks incepted in this financial year	For periods of 12 months	14	677135	69844	42							67	7135		698442
year	For periods of more than 12 months	15	1517	21:	33								1517		2133
	rebates and refunds) in previous in those years and brought forward to	16	679592	144	89							67	9592		14489
Total (12 to 16)		19	1420034	7241:	35							142	0034		724135

Form 22

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Business

			Compa registr numbe	ation	GL/ UK/ CM	day	mont	h year	ur	nits	Category number
		R22	21	487	GL	31	12	2010	£0	00	001
				forwar previous ye	t brought rd from s financial ear 1	Amoun payable receivat in this fina year 2	e/ ole	Amount car forward to n financial ye	lext	attrib	Amount utable to this ancial year 4
	Gross amount		11		3988921	107	7814	2827	7676		(83431)
Claims incurred in respect	Reinsurers' share		12		605982	7	5976	514	1432		(15574)
of incidents occurring prior to this financial year	Net (11-12)		13		3382939	100	1838	2313	3244		(67857)
,	Claims manageme	ent costs	14		57987	3	37551	25	5014		4578
	Gross amount		15			81	2045	948	3648		1760693
Claims incurred in respect	Reinsurers' share		16			1	7712	6	6222		23934
of incidents occurring in this financial year	Net (15-16)		17			79	4333	942	2426		1736759
	Claims manageme	ent costs	18			11	7126	23	3963		141089
Provision for unexpired risk	<s< td=""><td></td><td>19</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></s<>		19								
	Commissions		21		454880	75	6874	384	1317		827437
	Other acquisition e	expenses	22		103328	22	9198	115	5324		217202
Net operating	Administrative exp	enses	23			12	9870				129870
expenses	Reinsurance composition		24		111730	3	3361	68	3323		76768
	Total (21+22+23-2	24)	29		446478	108	32581	431	318		1097741
	Gross amount		31		451842			415	5054		(36788)
Adjustments for discounting in respect of	Reinsurers' share		32		174847			156	6418		(18429)
the items shown at lines	Claims manageme	ent costs	33								
11 to 18 above	Total (31-32+33)		39		276995			258	3636		(18359)
Onlit of line 00	Prior financial yea	rs	41				(5321)				(5321)
Split of line 29	This financial year	·	42		446478	108	37902	431	318		1103062
Colit of line 20	Incidents occurring financial year	g prior to this	51		276995			258	3636		(18359)
Split of line 39	Incidents occurring financial year	g in this	52								

Form 22

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

	t) and Faculta		Compa registr numbe	ation	GL/ UK/ CM	day	mont	th year	ur	nits	Category number
		R22	21	487	GL	31	12	2010	£0	00	002
				forwar previous ye	t brought rd from s financial ear 1	Amoun payable receivat in this fina year 2	e / ble	Amount car forward to r financial ye	ext	attrib	Amount utable to this ancial year 4
	Gross amount		11		2893334	_	75080	2178	3210		(140044)
Claims incurred in respect	Reinsurers' share		12		574150	-	70795	-	9135		(4220)
of incidents occurring prior to this financial year	Net (11-12)		13		2319184)4285	1679			(135824)
to this mancial year	Claims manageme	ent costs	14		33396		9630		7218		3452
	Gross amount		15			27	7017	516	6582		793599
Claims incurred in respect	Reinsurers' share		16				7712	6	5222		23934
of incidents occurring in this financial year	Net (15-16)		17			25	59305	510	0360		769665
	Claims manageme	ent costs	18			:	32199	8	3770		40969
Provision for unexpired risk	s		19								
	Commissions		21		347406	53	81758	288	3964		590200
	Other acquisition e	expenses	22		53116	1'	2713	58	3376		107453
Net operating	Administrative exp	enses	23			ŧ	50158				50158
expenses	Reinsurance com profit participation		24		111730	:	33361	68	3323		76768
	Total (21+22+23-2	24)	29		288792	66	61268	279	9017		671043
A diverse and a fear	Gross amount		31		451842			415	5054		(36788)
Adjustments for discounting in respect of	Reinsurers' share		32		174847			156	6418		(18429)
the items shown at lines	Claims manageme	ent costs	33								
11 to 18 above	Total (31-32+33)		39		276995			258	3636		(18359)
Calit of line 20	Prior financial yea	rs	41				(5339)				(5339)
Split of line 29	This financial year		42		288792	66	66607	279	9017		676382
	Incidents occurring financial year	g prior to this	51		276995			258	3636		(18359)
Split of line 39	Incidents occurring	g in this	52								

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

Form 22

Name of insurer Aviva International Insurance Limited

Global business

Financial	year ended	31st December 2	2010

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

	-		Compa registr numbe	ation	GL/ UK/ CM	day	mont	h year	un	its	Category number
		R22	21	487	GL	31	12	2010	£0	00	003
				forwai previous ye	t brought rd from s financial ear 1	Amour payable receivat in this fina year 2	e/ ble	Amount car forward to n financial ye	ext	attrib	Amount utable to this ancial year 4
	Gross amount		11		1095587	50	02734		9466		56613
Claims incurred in respect	Reinsurers' share		12		31832		5181		5297		(11354)
of incidents occurring prior to this financial year	Net (11-12)		13		1063755	49	97553	634	169		67967
to this initialicial year	Claims managem	ent costs	14		24591		7921		796		1126
	Gross amount		15			53	35028	432	2066		967094
Claims incurred in respect	Reinsurers' share		16								
of incidents occurring in this financial year	Net (15-16)		17			53	35028	432	2066		967094
une maneial year	Claims managem	ent costs	18			8	34927	15	5193		100120
Provision for unexpired risk	S		19								
	Commissions		21		107474	22	25116	95	5353		237237
	Other acquisition	expenses	22		50212	1'	16485	56	6948		109749
Net operating	Administrative exp	enses	23			-	79712				79712
expenses	Reinsurance com profit participation		24								
	Total (21+22+23-2	24)	29		157686	42	21313	152	2301		426698
	Gross amount		31								
Adjustments for discounting in respect of	Reinsurers' share		32								
the items shown at lines	Claims managem	ent costs	33								
11 to 18 above	Total (31-32+33)		39								
Onlit of line 00	Prior financial yea	rs	41				18				18
Split of line 29	This financial yea		42		157686	42	21295	152	2301		426680
	Incidents occurrin financial year	g prior to this	51								
Split of line 39	Incidents occurrin financial year	g in this	52								

Form 22

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

			Compa registr numbe	ation	GL/ UK/ CM	da	ıy	mont	h year	u	nits	Category number
		R22	21	487	GL	3	1	12	2010) £	000	160
				forw previou	nt brought ard from us financial year	paya recei in this f	finan ear	/ e	Amount of forward t financia	o next		ancial year
					1		2		3			4
	Gross amount		11		76727		4	5530		26998		(4199)
Claims incurred in respect of incidents occurring prior	Reinsurers' share		12		7504		4	4040		4047		583
to this financial year	Net (11-12)		13		69223		4	1490		22951	Amount attributable to financial yea 4 98 (4 51 (4 6 21 36 866 33 21 44 24 98 (4 98 (4 6 21 36 886 33 21 44 24 98 (4 98 (4 98 (4 98 (4 98 (4 98 (4 98 (4 98 (4 98 (4 98 (4 99 (4 90 (4 91 (4 92 (4 93 (4 94 (4 95 (4 96 (7 97 98 <	(4782)
	Claims manageme	ent costs	14		82			215		6		139
	Gross amount		15				42	2599		43736	86335	
Claims incurred in respect of incidents occurring in	Reinsurers' share		16				2	2893				2893
this financial year	Net (15-16)		17				39	9706		43736		83442
	Claims manageme	ent costs	18					214		3		217
Provision for unexpired risk	S		19		(4655)							4655
	Commissions		21		42601		69	9973		34868		77706
	Other acquisition e	expenses	22		237							237
Net operating	Administrative exp	enses	23					137				137
expenses	Reinsurance comprofit participations		24		16							16
	Total (21+22+23-2	:4)	29		42822		7(0110		34868		78064
	Gross amount		31									
Adjustments for discounting in respect of	Reinsurers' share		32									
the items shown at lines	Claims manageme	ent costs	33									
11 to 18 above	Total (31-32+33)		39									
	Prior financial year	rs	41									
Split of line 29	This financial year		42		42822		7(0110		34868		78064
0	Incidents occurring financial year		51									
Split of line 39	Incidents occurring financial year	g in this	52									

Form 22

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

			Compa registr numbe	ation	GL/ UK/ CM		day	mont	h ye	ear	ur	nits	Category number
		R22	21	487	GL	:	31	12	20	010	£0	00	180
			-	forwa previou	nt brought ard from us financial year	pa rec in this	mount iyable ceivab s finar year	/ le		nt carı rd to n cial ye	ext	attrib	Amount utable to this ancial year
					1		2			3			4
	Gross amount		11		156113		8	9289		42	932		(23892)
Claims incurred in respect of incidents occurring prior	Reinsurers' share		12		43323		1	2488		23	8150		(7685)
to this financial year	Net (11-12)		13		112790		7	6801		19	782		(16207)
	Claims manageme	ent costs	14		1565			3070		2	2069		3574
	Gross amount		15				5	5840		37	647		93487
Claims incurred in respect of incidents occurring in	Reinsurers' share		16				1	3931		2	855		16786
this financial year	Net (15-16)		17				4	1909		34	792		76701
	Claims manageme	ent costs	18					2429		1	452		3881
Provision for unexpired risk	S		19		4655								(4655)
	Commissions		21		172618		16	9330		118	3720		223228
	Other acquisition e	expenses	22		4315			4904		4	326		4893
Net operating	Administrative exp	enses	23					6182					6182
expenses	Reinsurance composition		24		103944		2	8509		61	544		70909
	Total (21+22+23-2	24)	29		72989		15	1907		61	502		163394
	Gross amount		31										
Adjustments for discounting in respect of	Reinsurers' share		32										
the items shown at lines	Claims manageme	ent costs	33										
11 to 18 above	Total (31-32+33)		39										
0	Prior financial yea	rs	41					390					390
Split of line 29	This financial year		42		72989		15	1517		61	502		163004
0	Incidents occurring financial year	g prior to this	51										
Split of line 39	Incidents occurring financial year	g in this	52										

Form 22

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

			Compa registr numbe	ation	GL/ UK/ CM	day	mon	th year	un	its	Category number
		R22	21	487	GL	31	12	2010	£0	00	220
			<u> </u>	forw previou	nt brought ard from us financial year	Amou payab receiva in this fina year	e / ble ancial	Amount car forward to r financial ye	next	attribu	table to this
					1	2		3			4
	Gross amount		11		139081		35087	94	4044		(9950)
Claims incurred in respect of incidents occurring prior	Reinsurers' share		12		22025		786	2	5360		4121
to this financial year	Net (11-12)		13		117056		34301	68	3684	Amount Amount attributable to financial ye 4 44 60 44 60 44 60 4 60 4 60 4 60 4 60 4 60 4 79 04 41 04 41 04 90 22 90 22 33 4 53	(14071)
	Claims manageme	ent costs	14		2724		442		1079		(1203)
	Gross amount		15				16185	2	5604		41789
Claims incurred in respect of incidents occurring in	Reinsurers' share		16								
this financial year	Net (15-16)		17				16185	2	5604		41789
	Claims manageme	ent costs	18				1715		654		2369
Provision for unexpired risk	s		19								
	Commissions		21		5454		12143	Į	5608		11989
	Other acquisition e	expenses	22		5883		4709	2	2282		8310
Net operating	Administrative exp	enses	23				2118				2118
expenses	Reinsurance comprofit participations		24								
	Total (21+22+23-2	:4)	29		11337		18970	-	7890		22417
	Gross amount		31		15219			20	0736		5517
Adjustments for discounting in respect of	Reinsurers' share		32		15219			19	9483		4264
the items shown at lines	Claims manageme	ent costs	33								
11 to 18 above	Total (31-32+33)		39						1253		1253
	Prior financial yea	rs	41				(268)				(268)
Split of line 29	This financial year		42		11337		19238	-	7890		22685
0	Incidents occurring financial year	g prior to this	51						1253		1253
Split of line 39	Incidents occurring financial year	g in this	52								

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

Form 22

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st	December 2010
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FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

			Compa registr numbe	ation	GL/ UK/ CM	da	у	mont	h year	u	nits	Category number
		R22	21	487	GL	3	1	12	2010	£	000	260
				forwa previou	nt brought ard from Is financial /ear	paya recei in this f ye	ear		Amount car forward to r financial ye	next		Amount utable to this ancial year
					1	:	2		3			4
	Gross amount		11		380722		184	967	158	3556		(37199)
Claims incurred in respect of incidents occurring prior	Reinsurers' share		12		33637		12	495	29	9391		8249
to this financial year	Net (11-12)		13		347085		172	472	129	9165		(45448)
	Claims manageme	ent costs	14		4987		4	095		£0 arried o next		977
	Gross amount		15				142	436	19	5514		337950
Claims incurred in respect of incidents occurring in	Reinsurers' share		16				:	317	:	3367		3684
this financial year	Net (15-16)		17				142		-			334266
	Claims manageme	ent costs	18				16	136	2	2855		18991
Provision for unexpired risk	S		19									
	Commissions		21		83314		197	107	90	0095		190326
	Other acquisition e	expenses	22		24803		68	275	34	1462		58616
Net operating	Administrative exp	enses	23				27	947				27947
expenses	Reinsurance comr profit participations		24		1963		3	999	4	4679		1283
	Total (21+22+23-2	:4)	29		106154		289	330	119	9878		275606
	Gross amount		31									
Adjustments for discounting in respect of	Reinsurers' share		32									
the items shown at lines	Claims manageme	ent costs	33									
11 to 18 above	Total (31-32+33)		39									
Onlit of line 00	Prior financial yea	rs	41				(4	493)				(4493)
Split of line 29	This financial year		42		106154		293	823	119	9878		280099
	Incidents occurring financial year	g prior to this	51									
Split of line 39	Incidents occurring financial year	g in this	52									

Form 22

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

			Compa registr numbe	ation	GL/ UK/ CM		day	mont	h yea	ar	units	Category number
		R22	21	487	GL		31	12	201	10	E000	270
				forwa previou	nt brought ard from Is financial /ear	p re	Amoun ayable ceivab is finai year	/ le		to nex ial year	attri	Amount ibutable to this nancial year
	L				1		2			3		4
	Gross amount		11		2063979		25	4682		178132	7	(27970)
Claims incurred in respect of incidents occurring prior	Reinsurers' share		12		463479		3	5602		40174	1	(26136)
to this financial year	Net (11-12)		13		1600500		21	9080		137958	6	(1834)
	Claims manageme	ent costs	14		21100		1	1314		1154	attr 27 41 36 42 23 23 36 42 375 36 375 36 375 36 375 38 39 39 39 30 30 31	1756
	Gross amount		15					7733		19092	3	198656
Claims incurred in respect of incidents occurring in	Reinsurers' share		16									
this financial year	Net (15-16)		17					7733		19092	3	198656
	Claims manageme	ent costs	18					9483		358	6	13069
Provision for unexpired risk	S		19									
	Commissions		21		26229		7	0325		2719	1	69363
	Other acquisition e	expenses	22		15164		2	8822		1447	5	29511
Net operating	Administrative exp	enses	23									
expenses	Reinsurance comr profit participations		24									
	Total (21+22+23-2	4)	29		41393		9	9147		4166	6	98874
	Gross amount		31		433811					38588	8	(47923)
Adjustments for discounting in respect of	Reinsurers' share		32		156816					12839	8	(28418)
the items shown at lines	Claims manageme	ent costs	33									
11 to 18 above	Total (31-32+33)		39		276995					25749	0	(19505)
	Prior financial year	rs	41					(1198)				(1198)
Split of line 29	This financial year		42		41393			0345		4166	6	100072
0 "'' ('' 00	Incidents occurring financial year		51		276995					25749	0	(19505)
Split of line 39	Incidents occurring financial year	g in this	52									

Form 22

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative marine business

			Compa registr numbe	any ation	GL/ UK/ CM	day	mont	h year	ur	nits	Category number
		R22	21	487	GL	31	12	2010	£C	000	340
				forwai previous ye	t brought rd from s financial ear 1	Amoun payable receivat in this fina year 2	e/ ole	Amount car forward to n financial ye	ext	attrib	Amount utable to this ancial year 4
	Gross amount		11		3529		1801	4	747		3019
Claims incurred in respect	Reinsurers' share		12		759		138		688		67
of incidents occurring prior to this financial year	Net (11-12)		13		2770		1663	4	059		2952
· · · · · · · · · · · · · · · · · · ·	Claims managem	ent costs	14		293		44		12		(237)
	Gross amount		15				1296	1	630		2926
Claims incurred in respect	Reinsurers' share		16								
of incidents occurring in this financial year	Net (15-16)		17				1296	1	630		2926
,,	Claims managem	ent costs	18				332		9		341
Provision for unexpired risk	S		19								
	Commissions		21		1138		7588		383		8343
	Other acquisition	expenses	22		569		3719		290		3998
Net operating	Administrative exp	enses	23				1843				1843
expenses	Reinsurance com profit participation		24								
	Total (21+22+23-2	24)	29		1707	1	3150		673		14184
	Gross amount		31								
Adjustments for discounting in respect of	Reinsurers' share		32								
the items shown at lines	Claims managem	ent costs	33								
11 to 18 above	Total (31-32+33)		39								
Calif of line 20	Prior financial yea	rs	41								
Split of line 29	This financial year	r	42		1707	1	3150		673		14184
	Incidents occurrin financial year	g prior to this	51								
Split of line 39	Incidents occurrin financial year	g in this	52								

Form 22

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

·	ry (direct) and		Compa registr numbe	any ation	GL/ UK/ CM	day	mont	th year	un	its	Category number
		R22	21	487	GL	31	12	2010	£0	00	409
				forwar previous ye	brought rd from financial ear 1	Amoun payable receivat in this fina year 2	e / ble	Amount car forward to n financial ye	ext	attribu	Amount utable to this uncial year 4
	Gross amount		11		73183		36276)		9606		(39853)
Claims incurred in respect	Reinsurers' share		12		3423	(5246		1758		16581
of incidents occurring prior to this financial year	Net (11-12)		13		69760	(4	41522)	54	1848		(56434)
to this mancial year	Claims manageme	ent costs	14		2645		450		641		(1554)
	Gross amount		15				10928	21	1528		32456
Claims incurred in respect	Reinsurers' share		16				571				571
of incidents occurring in this financial year	Net (15-16)		17				0357	21	1528		31885
and manolar your	Claims manageme	ent costs	18				1890		211		2101
Provision for unexpired risk	(S		19								
	Commissions		21		16052		5292	12	2099		9245
	Other acquisition e	expenses	22		2145		2284	2	2541		1888
Net operating	Administrative exp	enses	23				1931				11931
expenses	Reinsurance com profit participation		24		5807		853	2	2100		4560
	Total (21+22+23-2	24)	29		12390		18654	12	2540		18504
	Gross amount		31		2812			8	3430		5618
Adjustments for discounting in respect of	Reinsurers' share		32		2812			8	3537		5725
the items shown at lines	Claims manageme	ent costs	33								
11 to 18 above	Total (31-32+33)		39						(107)		(107)
0 11 11 00	Prior financial yea	rs	41				230				230
Split of line 29	This financial year		42		12390		8424	12	2540		18274
	Incidents occurring financial year	g prior to this	51						(107)		(107)
Split of line 39	Incidents occurring financial year	g in this	52								

Form 22

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

			Compa registr numbe	ation	GL/ UK/ CM	day	mont	th year	unit	Category s number
		R22	21	487	GL	31	12	2010	£00	0 500
			·	forwa previou	nt brought ard from us financial year 1	Amour payable receival in this fina year 2	e / ole	Amount car forward to r financial ye	iext a	Amount attributable to this financial year 4
	Gross amount		11		16136		210		3146	22220
Claims incurred in respect	Reinsurers' share		12							
of incidents occurring prior to this financial year	Net (11-12)		13		16136	-	210	38	3146	22220
	Claims manageme	ent costs	14							
	Gross amount		15							
Claims incurred in respect	Reinsurers' share		16							
of incidents occurring in this financial year	Net (15-16)		17							
	Claims manageme	ent costs	18							
Provision for unexpired risk	(S		19							
	Commissions		21							
	Other acquisition e	expenses	22							
Net operating	Administrative exp	enses	23				18			18
expenses	Reinsurance composition		24							
	Total (21+22+23-2	24)	29				18			18
A divetmente for	Gross amount		31							
Adjustments for discounting in respect of	Reinsurers' share		32							
the items shown at lines 11 to 18 above	Claims manageme	ent costs	33							
	Total (31-32+33)		39							
Split of line 29	Prior financial yea	rs	41				18			18
Split of line 29	This financial year		42							
Calit of line 20	Incidents occurring financial year	g prior to this	51							
Split of line 39	Incidents occurring financial year	g in this	52							

Form 22

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

			Compa registr numbe	ation	GL/ UK/ CM	day	mont	h year	unit	Category s number
		R22	21	487	GL	31	12	2010	£00	0 600
				forwai previous ye	t brought rd from s financial ear	Amoun payable receivat in this fina year	e/ ble	Amount car forward to n financial ye	next a	Amount attributable to this financial year
	_				1	2		3		4
	Gross amount		11		1079451	50	02524	-	1320	34393
Claims incurred in respect of incidents occurring prior	Reinsurers' share		12		31832		5181		5297	(11354)
to this financial year	Net (11-12)		13		1047619		97343		5023	45747
	Claims manageme	ent costs	14		24591		7921		7796	1126
	Gross amount		15			53	35028	432	2066	967094
Claims incurred in respect of incidents occurring in	Reinsurers' share		16							
this financial year	Net (15-16)		17				35028		2066	967094
	Claims manageme	ent costs	18			8	34927	15	5193	100120
Provision for unexpired risk	(S		19							
	Commissions		21		107474	22	25116	95	5353	237237
	Other acquisition e	expenses	22		50212	11	6485	56	6948	109749
Net operating	Administrative exp	enses	23			7	79694			79694
expenses	Reinsurance comr profit participations		24							
	Total (21+22+23-2	4)	29		157686	42	21295	152	2301	426680
A diverter and a fam	Gross amount		31							
Adjustments for discounting in respect of	Reinsurers' share		32							
the items shown at lines	Claims manageme	ent costs	33							
11 to 18 above	Total (31-32+33)		39							
0 11 11 00	Prior financial yea	rs	41							
Split of line 29	This financial year		42		157686	42	21295	152	2301	426680
	Incidents occurring financial year	g prior to this	51							
Split of line 39	Incidents occurring financial year	g in this	52							

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Business

									_		Compa registra numbe	ation UK/	day	month	year units	Category number
										R2	23 21	487	GL 31	12 2	2010 £000	001
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta forw	anding carried			tstanding forward	Claims incurred	Deduction for discounting	Earned premiums	Deterioration (surplus) of	Claims ratio %
Month	Year		the accident	(net) as at end of the accident year	since the end		Reported (net)	Incurred but not reported (net)	Reported	(net)	Incurred but not reported (net)	(latest year) or developed (other years) during this financial year (4+5+6-7-8)	from claims outstanding carried forward (net)	(net)	original reserve %	
		_	1	2	3	4	5	6	7		8	9	10	11	12	13
12	2010	11				794333	749250	193176				1736759		2852380		60.9
12	2009	12	996984	1033678		502434	411317	34564	821	1780	211898	(85363))	3097688	(8.3	62.8
12	2008	13	1237160	1321718	651087	193333	429899	17189	600	0134	46400	(6113)	4014781	(2.3	63.0
12	2007	14	1330188	1383973	993567	107046	268114	6310	358	3019	14638	8813		3892570	(.6	69.5
12	2006	15	1077505	1364149	992361	86833	162774	3352	258	3838	4972	(10851) 541	4047758	(8.7	57.4
12	2005	16	1003367	1418909	1006722	41533	73268	7675	142	2073	2590	(22187)	4092019	(20.4	52.1
12	2004	17	884217	1416106	1017166	23278	39859	7011	69	9698	1554	(1104) (18)	3907659	(23.2	50.5
12	2003	18	848236	1349261	970475	14477	25164	6468	39	9497	987	5625	1243	3553846	(24.7	52.5
12	2002	19	905754	1241862	975902	5071	26571	7311	30	0564	1802	6587		3319690	(18.3	57.9
12	2001	20	801291	1065422	936911	3622	14461	576	20	0439	575	(2355)	2709934	(10.3	64.8
Prior accide	ent years	21				24211	241364	529997	244	1449	512032	39091	256870			
Reconcilia	ation	22														
Total (11 t	to 22)	29				1796171	2442041	813629	2585	5491	797448	1668902	258636			

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

											Compa registr numbe	ation UK/	day	month	year unit	Category number
										R2	23 21	487	GL 31	12	2010 £00	0 002
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta forv	anding carried vard			tstanding forward	Claims incurred	Deduction for discounting	Earned	Deterioration (surplus) of	
Month	Year		the accident	(net) as at end of the accident year	since the end		Reported (net)	Incurred but not reported (net)	Reported	d (net)	Incurred but not reported (net)	(latest year) or developed (other years) during this financial year (4+5+6-7-8)	from claims outstanding carried forward (net)	(net)	original reserve %	
			1	2	3	4	5	6	7		8	9	10	11	12	13
12	2010	11				259305	393264	117096				769665		143234	6	53.7
12	2009	12	353707	604133		253247	253817	22422	45	8201	145932	(74647)	154048	8 (12.4	4) 57.3
12	2008	13	346854	697143	305348	104244	246908	10773	35	6055	31917	(26047)	178375	9 (4.3	3) 56.9
12	2007	14	446743	795002	491059	49639	174691	4263	22	5001	11024	(7432)	188511	4 (9.5	5) 61.9
12	2006	15	372545	720076	485969	36030	93956	2253	14	7482	3797	(19040) 541	208948	6 (14.1	47.4
12	2005	16	397950	778835	508740	13266	45110	1547	8	7463	2171	(29711)	221597	5 (27.0)) 43.6
12	2004	17	352387	758904	518856	8201	22275	1130	4	1001	1370	(10765) (18) 206514	8 (27.5	5) 43.7
12	2003	18	343204	754621	525804	9536	12999	763	2	6562	878	(4142) 1243	176119	1 (27.2	2) 50.7
12	2002	19	423677	705293	536765	2988	15795	1722	1	9016	1748	(259)	169739	7 (21.0)) 57.8
12	2001	20	630107	872397	763788	3133	12859	562	1	8661	560	(2667)	216321	4 (10.6	65.2
Prior accide	ent years	21				24001	235118	520112	23	8198	502147	38886	256870			
Reconcilia	ation	22														
Total (11	to 22)	29				763590	1506792	682643	161	7640	701544	633841	258636			

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

											Compa registr numbe	ation U	iL/ iK/ :M	day	month	year	units	Category number
										R2	23 21	487	GL	31	12	2010	000£ 0	003
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta forv	anding carried vard		aims ou brought	tstanding forward	Claims incurred		eduction for discounting	Earned		eterioration / surplus) of	Claims ratio %
Month	Year		the accident	(net) as at end of the accident year	since the end		Reported (net)	Incurred but not reported (net)	Reported	d (net)	Incurred but not reported (net)	(latest year) developed (other years during this financial yea (4+5+6-7-8	or f s) (s ar f(from claims outstanding carried orward (net)	(net)	Ì	original reserve %	
			1	2	3	4	5	6	7		8	9		10	11	_	12	13
12	2010	11				535028	355986	76080				9670	94		14200	34		68.1
12	2009	12	643277	429545		249187	157500	12142	36	3579	65966	(107	16)		15572	00	(2.5)	68.2
12	2008	13	890306	624575	345739	89089	182991	6416	24	4079	14483	199	34		22310	22	(.1)	67.9
12	2007	14	883445	588971	502508	57407	93423	2047	13	3018	3614	162	45		20074	56	11.3	76.7
12	2006	15	704960	644073	506392	50803	68818	1099	11	1356	1175	81	89		19582	72	(2.6)	68.0
12	2005	16	605417	640074	497982	28267	28158	6128	5	4610	419	75	24		18760	14	(12.4)	62.1
12	2004	17	531830	657202	498310	15077	17584	5881	2	8697	184	96	61		18425	11	(18.3)	58.0
12	2003	18	505032	594640	444671	4941	12165	5705	1	2935	109	97	67		17926	55	(21.4)	54.2
12	2002	19	482077	536569	439137	2083	10776	5589	1	1548	54	68	46		16222	93	(14.7)	57.9
12	2001	20	171184	193025	173123	489	1602	14		1778	15	3	12		5467	20	(9.2)	63.4
Prior accide	ent years	21				210	6246	9885		6251	9885	20	05					
Reconcilia	ation	22																
Total (11	to 22)	29				1032581	935249	130986	96	7851	95904	10350	61					

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

											Compa registr numbe	ation UK	1	lay	month	year	units	Category number
										R2	23 21	487	GL 3	31	12	2010	£000	160
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard			tstanding forward	Claims incurred	Deduction discountin		Earned		oration / olus) of	Claims ratio %
Month	Year		the accident	(net) as at end of the accident year	since the end		Reported (net)	Incurred but not reported (net)	Reported	d (net)	Incurred but not reported (net)	(latest year) of developed (other years) during this financial year (4+5+6-7-8)	from claim outstandir carried forward (ne	ns ng	(net)	òori	ginal erve %	
			1	2	3	4	5	6	7		8	9	10		11		12	13
12	2010	11				39706	40607	3129				83442			16049	2		52.0
12	2009	12	57542	47956		31001	10201	167	4	3901	4055	(6587)		19985	9	(13.7)	49.5
12	2008	13	68305	57862	47567	3555	4499	126		7002	229	949			21901	1	(3.7)	56.6
12	2007	14	117287	88836	86723	1029	1035	70		2009	110	15			24871	7		82.9
12	2006	15	121241	79984	79909	1865	825	15		2912	30	(237)		33060	3	3.3	61.7
12	2005	16	133632	115696	96621	1255	457	7		1571	14	134			36197	0	(15.0)	64.1
12	2004	17	129492	207480	96074	109	209	6		278	6	40			36430	5	(53.5)	62.0
12	2003	18	93840	207546	131193	395	432	4		1037	3	(209)		32071	1	(36.4)	70.4
12	2002	19	141811	156477	116141	607	1402	2		1904	2	105			35283	8	(24.5)	73.7
12	2001	20	213068	177757	161967	347	2273	2		2490	2	130			52652	4	(7.4)	71.7
Prior accide	ent years	21				1327	1217	2		1665	3	878						
Reconcilia	ation	22																
Total (11 t	to 22)	29				81196	63157	3530	6	4769	4454	78660						

Name of insurer Aviva International Insurance 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

											Comp registi numbe	ation U	к/	day	month	year	r units	Category number
										R2	23 21	487	GL	31	12	2010	000£ 0	180
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard		aims out prought	tstanding forward	Claims incurred	-	duction for scounting	Earned premiums		eterioration / (surplus) of	Claims ratio %
Month	Year		the accident	(net) as at end of the accident year	since the end	this financial year	Reported (net)	Incurred but not reported (net)	Reported	d (net)	Incurred but not reported (net)	(latest year) developed (other years during this financial yea (4+5+6-7-8)	or fro ;) ou ar for	om claims utstanding carried ward (net)	(net)		original reserve %	
			1	2	3	4	5	6	7		8	9		10	11		12	13
12	2010	11				41909	22696	12096				7670	01		24624	42		31.1
12	2009	12	97917	58425		38783	3692	1766	3	5429	22996	(1418	34)		2612	90	(24.3)	54.4
12	2008	13	59802	60041	37336	27827	2964	453	2	4669	4501	207	74		26493	35	14.2	48.5
12	2007	14	41449	36797	31823	3622	1276	496		2061	1484	184	19		35079	96	1.1	22.4
12	2006	15	54230	51197	47536	2060	163	507		416	791	152	23		3533	31	(1.8)	29.6
12	2005	16	56982	66196	51682	1972	977	979		1180	1026	172	22		3661	73	(16.0)	30.7
12	2004	17	47228	75019	59647	1134	474	777		538	811	103	36		3359	96	(17.3)	32.5
12	2003	18	44237	70880	52075	807	764	572		834	598	71	1		2531	91	(23.5)	38.9
12	2002	19	39510	71347	52256	132	272	1172		307	1188	8	31		2119	18	(24.5)	44.0
12	2001	20	44843	79739	69122	171	399	256		492	268	6	66		2213	67	(12.3)	51.9
Prior accide	ent years	21				293	1687	136	1	3065	136	(1108	35)					
Reconcilia	ation	22																
Total (11	to 22)	29				118710	35364	19210	7	8991	33799	6049	94					

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

											Comp regist numb	ration	GL/ UK/ CM		day	month	ye	ar units	Category number
										R2	23 2	1487	C	SL	31	12	20 ⁻	10 £000	220
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard		aims out brought	tstanding forward	Claims incurred		Deductio discount		Earned		Deterioration / (surplus) of	Claims ratio %
Month	Year		the accident	(net) as at end of the accident year	since the end		Reported (net)	Incurred but not reported (net)	Reporte	d (net)	Incurred but not reported (net)	(latest year develope (other yea during th financial yea (4+5+6-7-	ed ars) iis ear	from cla outstanc carrie forward (ims ding d	(net)		original reserve %	
			1	2	3	4	5	6	7		8	9		10		11		12	13
12	2010	11				16185	21340	4264				41	789			629	14		66.4
12	2009	12	15685	29326		13295	12551	388	2	25456	3870) (3)	092)			536	91	(10.5)	78.1
12	2008	13	19386	30791	14576	6621	16178	233	2	24291	381	(1	640)			610	00	22.1	93.4
12	2007	14	23990	46210	20455	3739	7911	106	1	0591	114	10	051			779	99	(30.3)	72.1
12	2006	15	22733	48089	24816	5037	5177	56	1	1926	39) (1)	695)			940	92	(27.0)	61.4
12	2005	16	25087	51623	23400	3284	4367	60		9607	19) (1	915)			1020	44	(39.7)	55.1
12	2004	17	19393	33338	31906	1023	3644	39		6487	9) (1	790)			851	01	9.8	65.8
12	2003	18	23820	40731	35216	34	5134	13		5696	ę) (;	524)		445	961	71	(.8)	66.8
12	2002	19	42883	58544	46816	34	573	4		623	ŧ	5	(17)			1518	80	(19.0)	59.5
12	2001	20	108978	125249	104576	247	3369	1		4631	2	(1	018)			3233	09	(13.6)	67.2
Prior accide	ent years	21				987	8880		1	3296	2	2 (34	431)		808				
Reconcilia	ation	22																	
Total (11 t	to 22)	29				50486	89124	5164	11	2604	4452	27	718	1	253				

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

											Compa registra numbe	ation U	SL/ IK/ M	day	month	year uni	Category ts number
										R2	23 21	487	GL	31	12	2010 £0	00 260
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard		aims ou brought	tstanding forward	Claims incurred		eduction for discounting	Earned premiums	Deterioratio (surplus) o	n / Claims ratio
Month	Year		the accident year	(net) as at end of the accident year	since the end	this financial year	Reported (net)	Incurred but not reported (net)	Reporte	d (net)	Incurred but not reported (net)	(latest year) developed (other years during this financial yea (4+5+6-7-8	or f s) c ar fo	irom claims outstanding carried orward (net)	(net)	original reserve %	
			1	2	3	4	5	6	7		8	9		10	11	12	13
12	2010	11				142119	151439	40708				33420	66		59492	D	56.2
12	2009	12	149452	210915		134407	48056	4092	16	61702	49213	(243	60)		64039	в (11	.5) 52.5
12	2008	13	163351	246824	144876	26039	36371	1386	7	71873	5233	(133	10)		75317	2 (15	.5) 49.4
12	2007	14	233457	362755	256519	13177	28748	673	3	37419	2088	309	91		74744	0 (17	.5) 71.3
12	2006	15	147073	258290	202036	2775	3363	230		8574	560	(27	66)		79709	5 (19	.3) 44.0
12	2005	16	165678	226071	185512	(6357)	1631	71		1459	192	(63	06)		84068	3 (20	.0) 41.2
12	2004	17	113482	157434	151101	244	1248	18		1105	43	30	62		74008	3 (3	.1) 36.0
12	2003	18	132063	164517	126458	827	1383	10		2306	15	(1	01)		53307	5 (21	.8) 48.9
12	2002	19	127626	131263	94639	475	1056			1738	12	(2	19)		45542	5 (26	.7) 49.
12	2001	20	124004	149856	136343	106	557			819	1	(1	57)		39865	8) 0	.6) 65.
Prior accide	ent years	21				779	272			2733		(16	82)				
Reconcilia	ation	22															
Total (11 t	o 22)	29				314591	274124	47188	28	39728	57357	2888	18				

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

											Compa registr numbe	ation UK	1	lay	month	yea	r units	Category number
										R2	23 21	487	GL 3	31	12	201	000£ 0	270
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard		aims ou brought	tstanding forward	Claims incurred	Deduction discountir		Earned		eterioration / (surplus) of	Claims ratio %
Month	Year		the accident year	(net) as at end of the accident year	since the end	this financial year	Reported (net)	Incurred but not reported (net)	Reported	d (net)	Incurred but not reported (net)	(latest year) or developed (other years) during this financial year (4+5+6-7-8)	from claim outstandir carried forward (ne	ns ng	(net)		original reserve %	
			1	2	3	4	5	6	7		8	9	10		11		12	13
12	2010	11				7733	138395	52528				198656			3092	22		64.2
12	2009	12	7361	231244		37543	163019	15716	17	1578	59666	(14966)		3311	44	(6.5)	67.5
12	2008	13	11685	271092	43789	49753	172061	8515	21	1148	21104	(1923)		4031	93	1.1	70.9
12	2007	14	5379	226312	76822	39706	131618	2909	16	9580	7154	(2501)		3884	46	10.9	66.0
12	2006	15	7413	249475	116122	32707	78748	1442	12	0254	2352	(9709) 5	41	4124	86	(8.2)	57.3
12	2005	16	4905	278033	126486	18763	35006	428	7	1132	908	(17843)		4444	11	(35.0)	41.8
12	2004	17	5951	221315	156207	9430	15268	286	3	1442	490	(6948) ((18)	4205	77	(18.1)	44.5
12	2003	18	6578	201574	145818	7362	5002	70	1	6438	166	(4170) 7	'98	3368	96	(21.5)	48.9
12	2002	19	6341	207605	159222	1695	11375	20	1	3161	19	(90)		2588	25	(17.0)	69.0
12	2001	20	7968	187135	159353	2165	493	13		4020		(1349)		2275	58	(13.4)	74.7
Prior accide	ent years	21				19956	217764	519833	19	8024	501864	57665	2561	69				
Reconcilia	ation	22																
Total (11 t	to 22)	29				226813	968749	601760	100	6777	593723	196822	2574	90				

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative marine business

									_		Compa registr numbe	ation UK	/	day	month	year	units	Category number
										R2	23 21	487	GL	31	12	2010	000£	340
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard			standing forward	Claims incurred	Deductio		Earned	-	terioration / surplus) of	Claims ratio %
Month	Year		the accident	(net) as at end of the accident year	since the end		Reported (net)	Incurred but not reported (net)	Reported	d (net)	Incurred but not reported (net)	(latest year) of developed (other years) during this financial year (4+5+6-7-8)	from cla outstanc carrie forward (ims ding d	(net)		original eserve %	
			1	2	3	4	5	6	7		8	9	10		11		12	13
12	2010	11				1296	1545	85				2926			542	29		53.9
12	2009	12	1361	1050		622	1499	1		1038	12	1072			55	33	102.1	62.4
12	2008	13	2237	767	1041	445	778			481		742			68	16	195.2	66.0
12	2007	14	2806	10604	780	103	158			243		18			66	78	(90.2)	57.6
12	2006	15	2226	1451	620	86	408			144	2	348			75	39	(23.2)	44.3
12	2005	16	1975	2665	1209	210	283			168		325			734	47	(36.1)	50.0
12	2004	17	2626	3132	794	62	377			258		181			91	32	(60.6)	42.0
12	2003	18	1510	1182	966	72	218			120		170			73	67	6.3	37.5
12	2002	19	2053	1533	1812	1	216			158		59			62	32	32.4	65.0
12	2001	20	2038	2104	1494	50	62			84		28			68	67	(23.7)	53.1
Prior accide	ent years	21				12	59			62		ę						
Reconcilia	ation	22																
Total (11	to 22)	29				2959	5603	86		2756	14	5878						

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

												pany stration ber	GL/ UK/ CM		day	month	yea	r units	Category number
										R2	23 2	21487		GL	31	12	201	0 £000	409
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta forv	anding carried			tstanding forward		Claims ncurred	Deductio discoun		Earned premiums		eterioration / (surplus) of	Claims ratio %
Month	Year		the accident year		since the end	this financial year	Reported (net)	Incurred but not reported (net)	Reported	d (net)	Incurred by not reporte (net)	d (of d fina	est year) or eveloped her years) uring this ancial year +5+6-7-8)	from cla outstand carrie forward	aims ding ed	(net)		original reserve %	
			1	2	3	4	5	6	7		8	_	9	10		11	_	12	13
12	2010	11				10357	17242	4286				_	31885			5312	27		60.0
12	2009	12	24389	25217		(2404)	14799	292	1	9097	612	0	(12530))		4852	23	(49.7)	76.4
12	2008	13	22088	29766	16163	(9996)	14057	60	1	6591	46	9	(12939)			7563	32	(31.9)	56.0
12	2007	14	22375	23488	17937	(11737)	3945	9		3098	7	4	(10955)			6503	38	(56.8)	50.0
12	2006	15	17629	31590	14930	(8500)	5272	3		3256	2	3	(6504))		9434	40	(62.9)	31.1
12	2005	16	9691	38551	23830	(5861)	2389	2		2346		2	(5828))		9334	47	(47.2)	32.2
12	2004	17	34215	61186	23127	(3801)	1055	4		893		1	(3646))		1099	04	(66.7)	49.7
12	2003	18	41156	68191	34078	39	66	94		131	8	7	(19))		2137	30	(49.7)	35.3
12	2002	19	63453	78524	65879	44	901	524		1125	52	2	(178))		2602	29	(14.2)	50.3
12	2001	20	129208	150557	130933	47	5706	290		6125	28	5	(367)			45893	39	(9.0)	58.0
Prior accide	ent years	21				647	5239	141		9353	14	2	(3468)		(107)				
Reconcilia	ation	22																	
Total (11	to 22)	29				(31165)	70671	5705	6	2015	774	5	(24549)		(107)				

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

												Compa registra number	tion	GL/ UK/ CM		day	month	yea	ar units	Category number
										R	23	214	487	(GL	31	12	201	00£00	500
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta forw				utstanding forward	g	Claim	d	Deduct discou		Earned		Deterioration (surplus) of	Claims ratio %
Month	Year		the accident year	(net) as at end of the accident year	since the end	this financial year	Reported (net)	Incurred but not reported (net)	Reporte	d (net)	not re	ed but ported et)	(latest yea develop (other ye during t financial y (4+5+6-7	ed ars) his year	from c outsta carr forward	laims nding ied	(net)		original reserve %	
			1	2	3	4	5	6	7		1	8	9		10)	11		12	13
12	2010	11																		
12	2009	12																		
12	2008	13																		
12	2007	14																		
12	2006	15																		
12	2005	16						5504					5	5504			550)4		100.0
12	2004	17						5504					Ę	5504			550)4		100.0
12	2003	18						5504					5	5504			550)4		100.0
12	2002	19						5503					Ę	5503			550)3		100.0
12	2001	20																		
Prior accide	ent years	21				210	6246	9885		6251		9885		205						
Reconcilia	ation	22																		
Total (11	to 22)	29				210	6246	31900		6251		9885	22	2220						

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

									_		reg	ompa gistra mbe	ation L	GL/ JK/ Cm	da	ıy	month	year	units	Category number
										R2	23	21	487	G	iL 3	1	12	2010	£000	600
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta forw				tstanding forward		Claims incurred		Deduction f	-	Earned premiums		erioration / Irplus) of	Claims ratio %
Month	Year		the accident year	(net) as at end of the accident year	since the end	this financial year	Reported (net)	Incurred but not reported (net)	Reported	I (net)	Incurred not repor (net)	ted	(latest year) developed (other year during this financial ye (4+5+6-7-8	d rs) s ear	from claim outstandin carried forward (ne	s g	(net)	<u></u>	original serve %	
			1	2	3	4	5	6	7		8		9		10		11		12	13
12	2010	11				535028	355986	76080					9670	94			142003	4		68.1
12	2009	12	643277	429545		249187	157500	12142	363	3579	65	966	(107	716)			155720	0	(2.5)	68.2
12	2008	13	890306	624575	345739	89089	182991	6416	244	4079	14	483	199	934			223102	2	(.1)	67.9
12	2007	14	883445	588971	502508	57407	93423	2047	133	3018	3	614	162	245			200745	6	11.3	76.7
12	2006	15	704960	644073	506392	50803	68818	1099	11'	1356	1	175	81	89			195827	2	(2.6)	68.0
12	2005	16	605417	640074	497982	28267	28158	624	54	4610		419	20	020			187054	0	(13.3)	62.0
12	2004	17	531830	657202	498310	15077	17584	377	28	8697		184	41	57			183700	7	(19.1)	57.9
12	2003	18	505032	594640	444671	4941	12165	201	12	2935		109	42	263			178715	1	(22.3)	54.1
12	2002	19	482077	536569	439137	2083	10776	86	1'	1548		54	13	343			161679	0	(15.7)	57.8
12	2001	20	171184	193025	173123	489	1602	14		1778		15	3	312			54672	0	(9.2)	63.4
Prior accide	ent years	21																		
Reconcilia	ation	22																		
Total (11	to 22)	29				1032371	929003	99086	96 ⁻	1600	86	019	10128	341						

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

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

| ness | | | | | |
 |

 | | | | | _ | | | tration | | к/ | | day | month
 | yea | ır | units | Category
number
 | | |
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 | 201 | 0 | £000 | 001
 | | |
| Inderwriting y | ear ended | | Prior
underwriting
years | ММ | YY | ММ
 | ΥY

 | ММ | YY | мм | YY | мм | YY | мм | YY | мм | YY | мм | YY | мм
 | ΥY | мм | YY | Total all
columns
 | | |
| 1 | | | 29 29 | 12 | 01 | 12
 | 02

 | 12 | 03 | 12 | 04 | 12 | 05 | 12 | 06 | 12 | 07 | 12 | 08 | 12
 | 09 | 12 | 10 | 99 99
 | | |
| Gross Amoun | t | 11 | 93 | | 8 |
 | 3

 | | 11 | | | | | | | | | | |
 | | | | 115
 | | |
| Reinsurers' sł | nare | 12 | (5) | | 1 |
 | 3

 | | 11 | | | | | | | | | | |
 | | | | 10
 | | |
| Net (11-12) | | 19 | 98 | | 7 |
 |

 | | | | | | | | | | | | |
 | | | | 105
 | | |
| Gross Amoun | t | 21 | 56263 | | 4327 |
 | 1123

 | | 916 | | | | | | | | | | |
 | | | | 62629
 | | |
| Reinsurers' sł | nare | 22 | 52234 | | 3448 |
 | 1123

 | | 916 | | | | | | | | | | |
 | | | | 57721
 | | |
| Net (21-22) | | 29 | 4029 | | 879 |
 |

 | | | | | | | | | | | | |
 | | | | 4908
 | | |
| gement costs | | 39 | | | |
 |

 | | | | | | | | | | | | |
 | | | |
 | | |
| Commissions | | 41 | 283 | | 27 |
 | 9

 | | 109 | | | | | | | | | | |
 | | | | 428
 | | |
| Other acquisit | ion expenses | 42 | | | |
 |

 | | | | | | | | | | | | |
 | | | |
 | | |
| Administrative | expenses | 43 | | | |
 |

 | | | | | | | | | | | | |
 | | | |
 | | |
| | missions and profit | 44 | 39 | | |
 | 9

 | | 109 | | | | | | | | | | |
 | | | | 157
 | | |
| · · · | 11+42+43-44) | 49 | 244 | | 27 |
 |

 | | | | | | | | | | | | |
 | | | | 271
 | | |
| Drought | Undiscounted | 51 | 19969 | | 26364 |
 |

 | | | | | | | | | | | | |
 | | | | 46333
 | | |
| forward | Adjustment for | | | | |
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 | | |
| Ormiaul | | | 20074 | | 2658 |
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 | | | | 22732
 | | |
| forward | Adjustment for | | | | |
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| | ase) in the financial | | 105 | (| 23706) |
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 | | | | (23601)
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 | | | | 18527
 | | |
| | Gross Amoun
Reinsurers' sł
Net (11-12)
Gross Amoun
Reinsurers' sł
Net (21-22)
gement costs
Commissions
Other acquisit
Administrative
Reinsurers' com
participations
Payable net (4
Brought
forward
Carried
forward
Increase (decre
year (53-54-51+ | Gross Amount Reinsurers' share Net (21-22) gement costs Commissions Other acquisition expenses Administrative expenses Reinsurers' commissions and profit participations Payable net (41+42+43-44) Brought forward Undiscounted Adjustment for discounting Carried Undiscounted | | underwriting
yearsunderwriting
years292929Gross Amount1193Reinsurers' share12(5)Net (11-12)1998Gross Amount2156263Reinsurers' share2252234Net (21-22)294029gement costs3924Commissions41283Other acquisition expenses42Administrative expenses43Reinsurers' commissions and profit
participations44Brought
forwardUndiscounted
Adjustment for
discounting51Adiventent for
discounting52Carried
forwardUndiscounted
Adjustment for
discounting54Increase (decrease) in the financial
year (53-54-51+52)59105 | Inderwriting
yearMMunderwriting
yearsMM292912Gross Amount1193Reinsurers' share12(5)Net (11-12)1998Gross Amount2156263Reinsurers' share2252234Net (21-22)294029gement costs39Commissions41283Other acquisition expenses42Administrative expenses43Reinsurers' commissions and profit
participations4439Payable net (41+42+43-44)49244Brought
forwardUndiscounted
Adjustment for
discounting5119969Carried
forwardUndiscounted
Adjustment for
discounting54Increase (decrease) in the financial
year (53-54-51+52)59105 | Inderwriting year sinderInderwriting year sinderIMMYYInderwriting year sinderIntervation of the sinderIntervation of the sinderIntervation of the sinderYIntervation of the sinderIntervation of the sinderIntervation of the sinderIntervation of the sinderYYIntervation of the sinderIntervation of the sinderIntervation of the sinderYYIntervation of the sinderIntervation of the sinderIntervation of the sinderYYIntervation of the sinderIntervation of the sinderYYYIntervation of the sinderYYYYIntervation of the sinderYYYYYYYYYYYYYYYYYYYYYYYYYY <th <="" colspan="2" td=""><td>Inderwriting year endedumderwriting yearsMMYYMMunderwriting years2929120112Gross Amount11938Reinsurers' share12(5)11Reinsurers' share21$56263$4327Reinsurers' share22$52234$3448Net (21-22)294029879gement costs3926Commissions41283277Other acquisition expenses4227Reinsurers' commissions and profit
participations443926364Payable net (41+42+43-44)4924427Brought
forwardUndiscounted511996926364Adjustment for
discounted53200742658Adjustment for
discounted54200742658Carried
Adjustment for
discounted59105(23706)</br></td><td>Inderwriting year endedunderwriting yearsMMYYMMYYImage: Second S</td><td>Inderwriting year ended underwriting years MM YY <</td><td>$\begin{array}{c c c c c c c c c c } \begin{tabular}{ c c c c c c c c c c c c c c c c c c c$</td><td>$\begin{array}{c c c c c c c c c c } \begin{tabular}{ c c c c c c c c c c c c c c c c c c c$</td><td>$\begin{array}{c c c c c c c c c c c c c c c c c c c$</td><td>$\begin{array}{ c c c c c } \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$</td><td>$\begin{array}{ c c c c c c c c c } \begin termining year bender writing year with yea$</td><td>$\ \ \ \ \ \ \ \ \ \ \ \ \$</td><td>$\begin{array}{c c c c c c c c c c c c c c c c c c c$</td><td>$\begin{array}{$</td><td>number view view</td><td>numerical series were were were were were were were we</td><td>Normalization interview in the serie with the series withe series with the series with the series with the series</td><td>Name Name Nam Name Name<td>Normalization in the strate in the strate</td><td>visual visual visual</td><td>Normalization in the strain in the</td></td></th> | <td>Inderwriting year endedumderwriting yearsMMYYMMunderwriting years2929120112Gross Amount11938Reinsurers' share12(5)11Reinsurers' share21$56263$4327Reinsurers' share22$52234$3448Net (21-22)294029879gement costs3926Commissions41283277Other acquisition expenses4227Reinsurers' commissions and profit
participations443926364Payable net (41+42+43-44)4924427Brought
forwardUndiscounted511996926364Adjustment for
discounted53200742658Adjustment for
discounted54200742658Carried
Adjustment for
discounted59105(23706)</br></td> <td>Inderwriting year endedunderwriting yearsMMYYMMYYImage: Second S</td> <td>Inderwriting year ended underwriting years MM YY <</td> <td>$\begin{array}{c c c c c c c c c c } \begin{tabular}{ c c c c c c c c c c c c c c c c c c c$</td> <td>$\begin{array}{c c c c c c c c c c } \begin{tabular}{ c c c c c c c c c c c c c c c c c c c$</td> <td>$\begin{array}{c c c c c c c c c c c c c c c c c c c$</td> <td>$\begin{array}{ c c c c c } \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$</td> <td>$\begin{array}{ c c c c c c c c c } \begin termining year bender writing year with yea$</td> <td>$\ \ \ \ \ \ \ \ \ \ \ \ \$</td> <td>$\begin{array}{c c c c c c c c c c c c c c c c c c c$</td> <td>$\begin{array}{$</td> <td>number view view</td> <td>numerical series were were were were were were were we</td> <td>Normalization interview in the serie with the series withe series with the series with the series with the series</td> <td>Name Name Nam Name Name<td>Normalization in the strate in the strate</td><td>visual visual visual</td><td>Normalization in the strain in the</td></td> | | Inderwriting year endedumderwriting yearsMMYYMMunderwriting years2929120112Gross Amount11938Reinsurers' share12(5)11Reinsurers' share21 56263 4327Reinsurers' share22 52234 3448Net (21-22)294029879gement costs3926Commissions41283277Other acquisition expenses4227Reinsurers' commissions and profit
participations443926364Payable net (41+42+43-44)4924427Brought
forwardUndiscounted511996926364Adjustment for
discounted53200742658Adjustment for
 | Inderwriting year endedunderwriting yearsMMYYMMYYImage: Second S | Inderwriting year ended underwriting years MM YY < | $ \begin{array}{c c c c c c c c c c } \begin{tabular}{ c c c c c c c c c c c c c c c c c c c$ | $ \begin{array}{c c c c c c c c c c } \begin{tabular}{ c c c c c c c c c c c c c c c c c c c$ | $ \begin{array}{c c c c c c c c c c c c c c c c c c c $ | $ \begin{array}{ c c c c c } \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$ | $ \begin{array}{ c c c c c c c c c } \begin termining year bender writing year with yea$ | $ \ \ \ \ \ \ \ \ \ \ \ \ \ $ | $ \begin{array}{c c c c c c c c c c c c c c c c c c c $ | $ \begin{array}{ $ | number view view | numerical series were were were were were were were we | Normalization interview in the serie with the series withe series with the series with the series with the series | Name Nam Name Name <td>Normalization in the strate in the strate</td> <td>visual visual visual</td> <td>Normalization in the strain in the</td> | Normalization in the strate | visual | Normalization in the strain in the |

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

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Total Prim	ary (Direct) and Faculta	tive	Business											Com regis num	tration	G U C	K/		day	month	yea	ır	units	Category number
													F	R24	2	21487		GL		31	12	201	0	£000	002
l	Jnderwriting y	ear ended		Prior underwriting years	ММ	YY	ММ	ΥY	ММ	ΥY	ММ	YY	мм	YY	мм	YY	мм	ΥY	мм	YY	мм	ΥY	мм	YY	Total all columns
	1			29 29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99 99
	Gross Amoun	t	11	50		9		7		9															75
Premiums written	Reinsurers' sl	nare	12	(5)		1		7		9															12
	Net (11-12)		19	55		8																			63
	Gross Amoun	t	21	41874		4144		681		792															47491
Claims paid	Reinsurers' sl	nare	22	38035		3322		681		792															42830
paid	Net (21-22)		29	3839		822																			4661
Claims mana	gement costs		39																						
	Commissions		41	147		31		22		109															309
	Other acquisit	ion expenses	42																						
Net operating	Administrative	expenses	43																						
expenses	Reinsurers' con participations	missions and profit	44	26				22		109															157
	Payable net (4	11+42+43-44)	49	121		31																			152
	Brought	Undiscounted	51	18092		22053																			40145
	forward	Adjustment for discounting	52																						
Technical provisions	Carried	Undiscounted	53	18326		1486																			19812
P1041910119	forward	Adjustment for discounting	54																				<u> </u>		
	Increase (decre year (53-54-51+	ase) in the financial	59	234	(20567)																			(20333)
Balance on eac		ar (19-29-39-49-59)	69	(4139)		19722																			15583

30032011:10:00:00

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

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Total Treaty Reinsurance Accepted Business													Company registration number		n U	GL/ UK/ CM		day	month	yea	ır	units	Category number 003		
		R24										R24		21487		GL		31	12	2010		£000			
Underwriting year ended				Prior underwriting years	ММ	YY	мм	YY	мм	YY	ММ	YY	мм	I YY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	YY	Total all columns
	1			29 29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99 99
	Gross Amour	t	11	43		(1)		(4)		2															40
Premiums written	Reinsurers' share 12		12					(4)		2															(2)
Net (11-12)			19	43		(1)																			42
	Gross Amount 21		21	14389		183		442		124															15138
Claims paid	Reinsurers' share 22		22	14199		126		442		124															14891
pula	Net (21-22) 29		29	190		57																			247
Claims mana	igement costs		39																						
	Commissions 41		41	136		(4)		(13)																	119
	Other acquisi	tion expenses	42																						
Net operating	Administrative	expenses	43																						
expenses	Reinsurers' commissions and profit participations		44	13				(13)																	
	Payable net (41+42+43-44)		49	123		(4)																			119
	Brought	Undiscounted	51	1877		4311																			6188
	forward	Adjustment for discounting	52																						
Technical	Carried forward	Undiscounted	53	1748		1172																			2920
provisions		Adjustment for	54																						
	discounting Increase (decrease) in the financial		59	(129)		(3139)							-												(3268)
Balance on ead	year (53-54-51+52) Balance on each underwriting year (19-29-39-49-59)		69	(141)		3085																			2944

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

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Total primary (direct) and facultative commercial lines property business													Company registration number		ι L	GL/ UK/ CM		day	month	ye	ar	units	Category number			
											F	R24		21487		GL		31	12	12 201		£000	260			
Underwriting year ended				Prior underwriting years		ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	I 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
	Gross Amour	it	11																							
Premiums written	Reinsurers' s	hare	12																							
	Net (11-12)		19																							
	Gross Amount 21		21		3																					3
Claims paid	Reinsurers' s	hare	22		3																					3
F	Net (21-22)		29																							
Claims mana	Claims management costs		39																							
	Commissions 4		41																							
Net	Other acquisi	tion expenses	42																							
operating	Administrative expenses 43		43																							
	Reinsurers' commissions and profit participations 44		44																							
F		41+42+43-44)	49																							
	Brought	Undiscounted	51																							
	forward	Adjustment for discounting	52																							
Technical provisions	Carried	Undiscounted	53																							
P10101010	forward	Adjustment for discounting	54																							
	Increase (decre year (53-54-51-	ase) in the financial	59																							
Balance on eac		ar (19-29-39-49-59)	69																							

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Total prim	ary (direct)	and facultati	ve c	omme	ercial	lines	i liabi	lity bı	isine	SS						Com regis num	tration	ι	BL/ JK/ CM		day	month	ye	ar	units	Category number
														F	R24	2	1487		GL		31	12	20 [.]	10	£000	270
l	Inderwriting y	ear ended		Pri- underw yea	vriting	ММ	YY	мм	ΥY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	ММ	YY	мм	ΥY	мм	YY	Total all columns
	1			29	29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99 99
	Gross Amoun	t	11																							
Premiums written	Reinsurers' sl	nare	12																							
	Net (11-12)		19																							
	Gross Amoun	t	21		687																					687
Claims paid	Reinsurers' sl	nare	22		687																					687
paid	Net (21-22)		29																							
Claims mana	gement costs		39																							
	Commissions		41																							
	Other acquisit	ion expenses	42																							
Net operating	Administrative	expenses	43																							
expenses	Reinsurers' com participations	missions and profit	44																							
	Payable net (4	11+42+43-44)	49																							
	Brought	Undiscounted	51																							
	forward	Adjustment for discounting	52																							
Technical provisions	Carried	Undiscounted	53																			1				
	forward	Adjustment for discounting	54																							
	Increase (decre year (53-54-51+	ase) in the financial	59																			1				
Balance on eac		ar (19-29-39-49-59)	69																							

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Fotal prim	ary (direct)	and facultati	ve a	viation bu	sines	S									Com regis num	tration	G U C	K/		day	month	yea	ır	units	Category number
														R24	2	21487		GL		31	12	201	0	£000	330
l	Jnderwriting y	ear ended		Prior underwriting years	ММ	YY	ММ	ΥY	ММ	ΥY	ММ	YY	мм	YY	мм	YY	ММ	ΥY	мм	YY	мм	ΥY	мм	YY	Total all columns
	1			29 29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99 99
	Gross Amoun	t	11	50		9		7		9															75
Premiums written	Reinsurers' sl	nare	12	(5)		1		7		9															12
	Net (11-12)		19	55		8																			63
	Gross Amoun	t	21	27791		4144		681		792															33408
Claims paid	Reinsurers' sl	nare	22	23952		3322		681		792															28747
paid	Net (21-22)		29	3839		822																			4661
Claims mana	gement costs		39																						
	Commissions	i	41	147		31		22		109															309
	Other acquisit	tion expenses	42																						
Net operating	Administrative	expenses	43																						
expenses	Reinsurers' con participations	missions and profit	44	26				22		109															157
	Payable net (4	41+42+43-44)	49	121		31																			152
	Brought	Undiscounted	51	18092		22053																			40145
	forward	Adjustment for discounting	52																		1				
Technical provisions	Carried	Undiscounted	53	18326		1486																			19812
hionisious	forward	Adjustment for discounting	54																						
	Increase (decre year (53-54-51+	ase) in the financial	59	234	(20567)																			(20333)
Balance on eac		·52) ar (19-29-39-49-59)	69	(4139)		19722																			15583

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Fotal prim	ary (direct) and facultati	ve r	narine bus	iness	i										pany stration ber		iL/ K/ M		day	month	yea	ar	units	Category number
														R24	2	21487		GL		31	12	201	0	£000	340
ļ	Jnderwriting y	rear ended		Prior underwriting years	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	YY	Total all columns
				29 29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99 99
	Gross Amour	nt	11																						
Premiums written	Reinsurers' s	hare	12																						
	Net (11-12)		19																						
	Gross Amour	nt	21	14035																					14035
Claims paid	Reinsurers' s	hare	22	14035																					14035
pulu	Net (21-22)		29																						
Claims mana	igement costs		39																						
	Commissions	3	41																						
	Other acquisi	tion expenses	42																						
Net operating	Administrativ	e expenses	43																						
expenses	Reinsurers' cor participations	nmissions and profit	44																						
	· · ·	41+42+43-44)	49																						
	Brought	Undiscounted	51																						
	forward	Adjustment for discounting	52																						
Technical provisions	Carried	Undiscounted	53																						
provisions	forward	Adjustment for discounting	54																						
	Increase (decre year (53-54-51-	ase) in the financial	59																						
Balance on eac		ear (19-29-39-49-59)	69																						

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Balance o	f all primar	y (direct) and	fac	ultativ	/e bu	sines	S										pany stration ber	U	iL/ iK/ :M		day	month	yea	ar	units	Category number
															R24	2	21487		GL		31	12	20'	10	£000	409
l	Inderwriting y	ear ended		under	ior writing ars	ММ	YY	мм	YY	мм	ΥY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	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
	Gross Amoun	t	11																							
Premiums written	Reinsurers' sh	nare	12																							
	Net (11-12)		19																							
	Gross Amoun	t	21		(642)																					(642
Claims paid	Reinsurers' sh	nare	22		(642)																					(642)
paid	Net (21-22)		29																							
Claims mana	gement costs		39																							
	Commissions		41																							
	Other acquisit	ion expenses	42																							
Net operating	Administrative	expenses	43																							
expenses	Reinsurers' com participations	missions and profit	44																							
	Payable net (4	1+42+43-44)	49																							
	Brought	Undiscounted	51																							
	forward	Adjustment for discounting	52																							
Technical	Carried	Undiscounted	53																							
provisions	forward	Adjustment for discounting	54			<u> </u>																				
	Increase (decreative) year (53-54-51+	ase) in the financial	59																							
Balance on eac		ar (19-29-39-49-59)	69																							

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

-Proportion	al Reinsuran	ce T	reaty Busi	ness	acce	pted								regis	tration	U	K/		day	month	уеа	ar	units	Category number
													R24	2	21487		GL		31	12	201	0	£000	500
Jnderwriting y	ear ended		Prior underwriting years	мм	YY	мм	ΥY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	I 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
Gross Amoun	t	11	44		1																			45
Reinsurers' sl	nare	12	(2)																					(2)
Net (11-12)		19	46		1																			47
Gross Amoun	t	21	8987		9		37																	9033
Reinsurers' sł	nare	22	8774				37																	8811
Net (21-22)		29	213		9																			222
gement costs		39																						
Commissions		41	138		4																			142
Other acquisit	ion expenses	42																						
Administrative	expenses	43																						
	missions and profit	44																						
	11+42+43-44)	49	138		4																			142
Drought	Undiscounted	51	1471		820																			2291
forward	Adjustment for	52																		1				
Corried	Undiscounted	53	1792		191																			1983
forward	Adjustment for																							
	ase) in the financial		321		(629)							-												(308)
					. ,																			(9)
	Gross Amoun Reinsurers' sh Net (11-12) Gross Amoun Reinsurers' sh Net (21-22) gement costs Commissions Other acquisit Administrative Reinsurers' com participations Payable net (2 Brought forward Carried forward Increase (decrea- year (53-54-51+	Gross Amount Reinsurers' share Net (11-12) Gross Amount Reinsurers' share Net (21-22) gement costs Commissions Other acquisition expenses Administrative expenses Reinsurers' commissions and profit participations Payable net (41+42+43-44) Brought forward Adjustment for discounted Adjustment for discounted	Inderwriting year ended Gross Amount 11 Reinsurers' share 12 Net (11-12) 19 Gross Amount 21 Reinsurers' share 22 Net (21-22) 29 gement costs 39 Commissions 41 Other acquisition expenses 42 Administrative expenses 43 Reinsurers' commissions and profit participations 44 Payable net (41+42+43-44) 49 Brought forward formation for discounting forward forward formation for discounting forward formation	Prior underwriting yearsImage: Second StrainImage: Second StrainImage: Second StrainGross AmountImage: Second StrainImage: Second StrainReinsurers' shareImage: Second StrainImage: Second StrainReinsurers' shareImage: Second StrainCommissionsImage: Second StrainImage: Second StrainPrior Underwriting yearsImage: Second StrainPrior 29Image: Second StrainPrior 29Image: Second StrainPrior 29Image: Second StrainPrior 29Image: Second StrainPrior 20Image: Second St	Prior underwriting yearsMMImage: Second strain292912Gross Amount11292912Gross Amount114411Reinsurers' share12(2)Net (11-12)1946Gross Amount218987Reinsurers' share228774Net (21-22)29213gement costs399Commissions41138Other acquisition expenses43138Reinsurers' commissions and profit participations44138Payable net (41+42+43-44)49138Brought forwardUndiscounted511471Adjustment for discounting521Carried forwardUndiscounted531792Increase (decrease) in the financial year (53-54-51+52)59321	Prior underwriting year endedPrior underwriting yearsMMYY29291201Gross Amount11441Reinsurers' share12(2)Net (11-12)19461Gross Amount2189879Reinsurers' share228774Net (21-22)292139gement costs399Commissions411384Other acquisition expenses431Reinsurers' commissions and profit participations441Payable net (41+42+43-44)491384Brought forwardUndiscounted511471820Administrative decounting521191Adjustment for discounting541102191Increase (decrease) in the financial year (53-54-51+52)59321(629)	underwriting year sinderMMYYMM2929120112Gross Amount11441Reinsurers' share12(2)	Nderwriting year endedPrior underwriting yearsMMYYMMYY292912011202Gross Amount114411Reinsurers' share12(2)	Prior underwriting yearsMMYYMMYYMM29291201120212Gross Amount11441111Reinsurers' share12(2) \cdot \cdot 1Reinsurers' share12(2) \cdot \cdot \cdot Gross Amount21898793737Reinsurers' share228774 \cdot 37Net (21-22)292139 \cdot \cdot gement costs39 \cdot \cdot \cdot \cdot Commissions411384 \cdot \cdot Other acquisition expenses43 $ \cdot$ \cdot Reinsurers' commissions and profit participations44 $ \cdot$ \cdot Payable net (41+42+43-44)491384 \cdot \cdot Brought forwardUndiscounted511471820 \cdot \cdot Carried discounting52 $ -$ Carried forwardUndiscounted531792191 $ -$ Increase (decrease) in the financial year (53-54-51+52)59321(629) $ -$	$\begin{array}{c c c c c c c c c c c c c c c c c c c $	$\begin{array}{c c c c c c c c c c c c c c c c c c c $	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	$ \begin{array}{ c c c c c c } \hline \begin matrix trip war ended & $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$	$ \begin{array}{ c c c c c c } eq:Proportional Reinsurance Treaty Business accepted with a second of the second of the$	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	Proportional Reinsurance Treaty Business accepted registration with the properties accepted registration with the properties accepted MM Y M Y Y Y Y Y	Proportional Reinsurance Treaty Business accepted registration of number with our pulse of the pulse of	Proportional Reinsurance Treaty Business accepted visual second	Proportional Reinsurative Treaty busines a constant with the proportional Reinsurative Treaty busines are deal of the proportional Reinsure to a section of the proportional Reinsure tore to a section of the proportional Reinsure to a sect	Proportional Reinsurative treated business accepted registration with the proportional Reinsurative treated business accepted by the proportional Reinsurative treated by t	Prior training very list with very li	Prior transverse series with series withe series with series with series with series with series	Propriorial Reinsursive reins were view view view view view view view vie

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Total Prop	oortional R	einsurance Tr	eaty	y Business	acce	pted									Com regis num	tration	U	L/ K/ M		day	month	yea	ar	units	Category number
													F	R24	2	21487		GL		31	12	201	0	£000	600
ļ	Underwriting y	year ended		Prior underwriting years	ММ	YY	мм	ΥY	ММ	ΥY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	YY	Total all columns
				29 29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99 99
	Gross Amou	nt	11	(1)		(2)		(4)		2															(5
Premiums written	Reinsurers' s	hare	12	2				(4)		2															
	Net (11-12)		19	(3)		(2)																			(5
	Gross Amou	nt	21	5402		174		405		124															6105
Claims paid	Reinsurers' s	hare	22	5425		126		405		124															6080
paid	Net (21-22)		29	(23)		48																			25
Claims mana	igement costs		39																						
	Commission	S	41	(2)		(8)		(13)																	(23
N 1 <i>i</i>	Other acquisi	ition expenses	42																						
Net operating	Administrativ	e expenses	43																						
expenses	Reinsurers' cor participations	mmissions and profit	44	13				(13)																	
		(41+42+43-44)	49	(15)		(8)																			(23)
	Brought	Undiscounted	51	406		3491																			3897
	forward	Adjustment for discounting	52																		1				
Technical provisions	Carried	Undiscounted	53	(44)		981																			937
P1011310113	forward	Adjustment for discounting	54																						
	Increase (decre year (53-54-51-	ease) in the financial	59	(450)		(2510)															1				(2960)
Balance on eac		ear (19-29-39-49-59)	69	485		2468																			2953

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Total Busi	ness											_		reg	mpany istratio nber	n	GL/ UK/ CM		day	month	уе	ar	units	Category number
													R25		2148	7	GL	-	31	12	20	10	£000	001
Un	derwriting year ended		Prior underwriting years	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	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	Gross Amount	11	394191		4411		4199		1297															404098
outstanding	Reinsurers' share	12	384514		2690		4199		1297															392700
Claims incurred but	Gross Amount	13	205200		1351		1286		397															208234
not reported	Reinsurers' share	14	194803		414		1286		397															196900
Claims manag	gement costs	15																						
Adjustment	Gross Amount	16	90900																					90900
for	Reinsurers' share	17	90900																					90900
discounting	Claims management costs	18																						
Allocation to / (f anticipated surp	rom) another risk category of lus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	Jing 5-16+17-18+19+20)	21	20074		2658																			22732
Provision for u	unearned premiums	22																						
Provision for u	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be y of supplementary note)	25																						
Total (21+22+		29	20074		2658																			22732

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Total Prim	ary (Direct) and Facul	tativ	ve Busines	S										regi	npany istratio nber	n I	GL/ UK/ CM		day	month	ye	ar	units	Category number
												Γ	R25		2148	7	GL	-	31	12	20	10	£000	002
Un	derwriting year ended		Prior underwriting years	мм	ΥY	мм	YY	ММ	YY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	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	Gross Amount	11	227057		2997		3088		1297															234439
outstanding	Reinsurers' share	12	218466		2105		3088		1297															224956
Claims	Gross Amount	13	73358		918		946		397															75619
incurred but not reported	Reinsurers' share	14	63623		324		946		397															65290
Claims mana	gement costs	15																						
	Gross Amount	16	27118																					27118
Adjustment for	Reinsurers' share	17	27118																					27118
discounting	Claims management costs	18																						
Allocation to / (f anticipated surp	rom) another risk category of lus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21	18326		1486																			19812
Provision for a	unearned premiums	22																						
Provision for u	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be y of supplementary note)	25																						
Total (21+22+		29	18326		1486																			19812

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Total Trea	ty Reinsurance Accer	oted	Business											reg	npany istratio nber	n	GL/ UK/ CM		day	month	ye	ar	units	Category number
												Γ	R25		2148	7	GL	-	31	12	20	10	£000	003
Un	derwriting year ended		Prior underwriting years	мм	YY	ММ	ΥY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	Total all columns
			29 29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99 99
Reported claims	Gross Amount	11	167134		1414		1111																	169659
outstanding	Reinsurers' share	12	166048		585		1111																	167744
Claims	Gross Amount	13	131842		433		340																	132615
incurred but not reported	Reinsurers' share	14	131180		90		340																	131610
Claims mana	gement costs	15																						
	Gross Amount	16	63782																					63782
Adjustment for	Reinsurers' share	17	63782																					63782
discounting	Claims management costs	18																						
Allocation to / (f anticipated surp	rom) another risk category of lus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21	1748		1172																			2920
Provision for u	unearned premiums	22																						
Provision for u	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be of supplementary note)	25																						
Total (21+22+		29	1748		1172																			2920

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Total prima	ary (direct) and facult	ativ	e comi	merc	ial lin	es pr	operty	y bus	iness						regi	npany istratio nber	n I	GL/ UK/ CM		day	month	ye	ar	units	Category number
														R25		2148	7	GL	-	31	12	20	10	£000	260
Un	derwriting year ended		Pric underw year	riting	ММ	ΥY	мм	YY	мм	YY	мм	YY	мм	YY	ММ	YY	ММ	ΥY	мм	YY	мм	YY	мм	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	Gross Amount	11		1181																					1181
	Reinsurers' share	12		1181																					1181
Claims	Gross Amount	13		3892																					3892
incurred but not reported	Reinsurers' share	14		3892																					3892
Claims manag	gement costs	15																							
	Gross Amount	16																							
	Reinsurers' share	17																							
discounting	Claims management costs	18																							
Allocation to / (fr anticipated surp	rom) another risk category of lus	19																							
Balance of the	fund	20																							
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																							
Provision for ι	unearned premiums	22																							
Provision for u	inexpired risks	23																							
Deferred acqu	lisition costs	24																							
	provisions (particulars to be / of supplementary note)	25																							
Total (21+22+		29																							

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Total prima	ary (direct) and facult	ativ	e com	merc	ial lin	es lia	bility	busir	iess						reg	npany istratio nber	n I	GL/ UK/ CM		day	month	ye	ar	units	Category number
													Γ	R25		2148	7	GL	-	31	12	20	10	£000	270
Un	derwriting year ended		Pric underw year	riting	мм	ΥY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	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	Gross Amount	11		5508																					5508
	Reinsurers' share	12		5508																					5508
	Gross Amount	13		9466																					9466
incurred but not reported	Reinsurers' share	14		9466																					9466
Claims manag	gement costs	15																							
	Gross Amount	16																							
	Reinsurers' share	17																							
discounting	Claims management costs	18																							
Allocation to / (fr anticipated surp	rom) another risk category of lus	19																							
Balance of the	e fund	20																							
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																							
Provision for u	unearned premiums	22																							
Provision for u	unexpired risks	23																							
Deferred acqu	uisition costs	24																							
	provisions (particulars to be y of supplementary note)	25																							
Total (21+22+	-23-24+25)	29																							

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Total prim	ary (direct) and facult	ativ	e aviation	busine	ess									reg	npany istratio nber	n	GL/ UK/ CM		day	month	ye	ar	units	Category number
													R25		2148	7	GL		31	12	20	10	£000	330
Un	derwriting year ended		Prior underwriting years	мм	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	Total all columns
			29 29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99 99
Reported claims	Gross Amount	11	67978		2997		3088		1297															75360
outstanding	Reinsurers' share	12	59387		2105		3088		1297															65877
Claims	Gross Amount	13	19122		918		946		397															21383
incurred but not reported	Reinsurers' share	14	9387		324		946		397															11054
Claims mana	gement costs	15																						
	Gross Amount	16	574																					574
Adjustment for	Reinsurers' share	17	574																					574
discounting	Claims management costs	18																						
Allocation to / (f anticipated surp	rom) another risk category of lus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ding 5-16+17-18+19+20)	21	18326		1486																			19812
,	unearned premiums	22																						
Provision for u	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be y of supplementary note)	25																						
Total (21+22+		29	18326		1486																			19812

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Total prim	ary (direct) and facult	ativ	e marine	busine	SS									reg	mpany istratio nber	n	GL/ UK/ CM		day	month	ye	ar	units	Category number
												Γ	R25		2148	7	GL	-	31	12	20	10	£000	340
Un	derwriting year ended		Prior underwritin years	9 мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	YY	Total all columns
			29 29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99 99
Reported claims	Gross Amount	11	14265	8																				142658
outstanding	Reinsurers' share	12	14265	8																				142658
Claims	Gross Amount	13	3788	0																				37880
incurred but not reported	Reinsurers' share	14	3788	0																				37880
Claims manaç	gement costs	15																						
	Gross Amount	16	2556	1																				25561
Adjustment for	Reinsurers' share	17	2556	1																				25561
discounting	Claims management costs	18																						
Allocation to / (fi anticipated surp	rom) another risk category of lus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																						
	unearned premiums	22																						
Provision for u	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be y of supplementary note)	25																						
Total (21+22+		29																						

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Balance of	all primary (direct) a	nd f	aculta	tive t	ousine	ess									regi	npany istratio nber	n I	GL/ UK/ CM		day	month	ye	ar	units	Category number
													Г	R25		2148	7	GL	-	31	12	20	10	£000	409
Un	derwriting year ended		Pric underw yea	riting	мм	YY	мм	ΥY	мм	YY	мм	YY	мм	YY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	Total all columns
			29	29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99 99
Reported claims	Gross Amount	11		9732																					9732
outstanding	Reinsurers' share	12		9732																					9732
	Gross Amount	13		2998																					2998
incurred but not reported	Reinsurers' share	14		2998																					2998
Claims manag	gement costs	15																							
A	Gross Amount	16		983																					983
	Reinsurers' share	17		983																					983
discounting	Claims management costs	18																							
Allocation to / (fr anticipated surp	rom) another risk category of lus	19																							
Balance of the	fund	20																							
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																							
Provision for u	inearned premiums	22																							
Provision for u	inexpired risks	23																							
Deferred acqu	lisition costs	24																							
	provisions (particulars to be / of supplementary note)	25																							
Total (21+22+	23-24+25)	29																							

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Total Non-	Proportional Reinsur	anc	e Treaty Bı	usines	ss acc	cepted	1							reg	npany istratio nber	n	GL/ UK/ CM		day	month	ye	ar	units	Category number
												Г	R25		2148	7	GL	-	31	12	20	10	£000	500
Un	derwriting year ended		Prior underwriting years	мм	YY	мм	YY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	Total all columns
			29 29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99 99
Reported claims	Gross Amount	11	112940		187		275																	113402
outstanding	Reinsurers' share	12	111651		46		275																	111972
Claims	Gross Amount	13	62698		57		84																	62839
incurred but not reported	Reinsurers' share	14	62195		7		84																	62286
Claims manag	gement costs	15																						
	Gross Amount	16	34981																					34981
Adjustment for	Reinsurers' share	17	34981																					34981
discounting	Claims management costs	18																						
Allocation to / (f anticipated surp	rom) another risk category of lus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21	1792		191																			1983
	unearned premiums	22																						
Provision for u	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be y of supplementary note)	25																						
Total (21+22+		29	1792		191																			1983

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Total Prop	ortional Reinsurance	Tre	aty Busine	ss ac	cepte	d								reg	npany istratio nber	n	GL/ UK/ CM		day	month	ye	ar	units	Category number
												Γ	R25		2148	7	GL	-	31	12	20	10	£000	600
Un	derwriting year ended		Prior underwriting years	мм	YY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	Total all columns
			29 29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99 99
Reported claims	Gross Amount	11	54194		1227		836																	56257
outstanding	Reinsurers' share	12	54397		539		836																	55772
Claims	Gross Amount	13	69144		376		256																	69776
incurred but not reported	Reinsurers' share	14	68985		83		256																	69324
Claims manag	gement costs	15																						
A. II	Gross Amount	16	28801																					28801
Adjustment for	Reinsurers' share	17	28801																					28801
discounting	Claims management costs	18																						
Allocation to / (fr anticipated surp	rom) another risk category of lus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21	(44)		981																			937
Provision for u	unearned premiums	22																						
Provision for u	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be y of supplementary note)	25																						
Total (21+22+		29	(44)		981																			937

Form 26

Name of insurer Aviva International Insurance Limited

Global business

Currency British pound

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional accident & health

									reg	mpany jistration mber	GL UK CN	(J	day	month	year	Monetar units	ry Category number	Currency code
									R26	21487		GL	31	12	2010	000	610	GBP
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta forv			outstandin ght forward		Claim		Deduction for discounting	Ear prem		Deterioration / (surplus) of	Claims ratio %
Month	Year		the accident year	(net) since the	since the end of the accident year, but prior to this financial year		Reported (net)	Incurred but not reported (net)	Reported (n	not re	red but eported net)	(latest ye develop (other ye during financial (4+5+6-	oed ears) this year	from claims outstanding carried forward (net)	. (n	et)	original reserve %	
			1	2	3	4	5	6	7		8	9		10	1	1	12	13
12	2010	11				150116	7569	16120				17	3805		2	254856		68.2
12	2009	12	139045	18328		20684	2939	442	561	9	12709		5737		2	40129	31.3	67.9
12	2008	13	181168	28702	19961	10392	311	372	108	34	419		9572		3	804943	8.1	69.6
12	2007	14	146438	26284	19080	6605	721		89	97	3		6426		2	251591	0.5	68.7
12	2006	15	120214	24133	20736	4463	1742		175	53			4452		2	19405	11.6	67.1
12	2005	16	88122	33390	25033	3204	43		2	21		:	3226		1	82269	(15.3)	63.9
12	2004	17	67442	26977	14319	1989	77		6	69	1		1996		2	201711	(39.3)	41.6
12	2003	18	60880	23496	20799	128	12		7	'3	1		66		1	87014	(10.9)	43.8
12	2002	19	59724	22445	18822	8	59		Ę	54	1		12		1	68112	(15.8)	46.8
12	2001	20	23572	8023	6426		10			9			1			49653	(19.8)	60.4
Prior accide	ent years	21																
Reconcilia	ation	22																
Total (11	to 22)	29				197589	13483	16934	957	'9	13134	20	5293					

Form 26

Name of insurer Aviva International Insurance Limited

Global business

Currency British pound

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional motor

									re	Comp egisti iumbe	ration U	GL/ IK/ IM	day	month	year	Moneta units	ry Category number	Currency code
									R26	21	1487	GL	31	12	2010	000	620	GBP
Accident y	ear ended		Claims paid (net) during the accident	Claims outstanding (net) since the	Total claims paid (net) since the end	Claims paid (net) during this financial	Claims outsta forw Reported (net)			ought f	standing forward Incurred but	Clai incui (latest y	red	Deduction for discounting from claims	prem	niums	(surplus) of	Claims ratio %
Month	Year		year	end of the accident year	of the accident year, but prior to this financial year	year	Reported (net)	not reported (net)	Reported	(net)	not reported (net)	lavah	oped years) g this al year	forward (net)	(n:	et)	original reserve %	
			1	2	3	4	5	6	7		8	9)	10	1	1	12	13
12	2010	11				214048	209811	36218				4	60077		5	572831		80.3
12	2009	12	255658	253837		120132	135359	8843	2226	635	31202	2	10497		6	616364	4.1	84.4
12	2008	13	415382	401468	176323	64335	163534	5240	2120	678	11395	5	9036		g	61401	2.0	85.8
12	2007	14	362492	349920	252394	43310	89721	1701	1240	052	2660)	8020		8	376761	10.6	85.5
12	2006	15	371858	427385	305764	42016	64769	948	1057	731	858	3	1144		g	80358	(3.2)	80.1
12	2005	16	344016	454872	331725	24359	26827	563	528	819	270)	(1340)		g	86583	(15.7)	73.7
12	2004	17	292096	440417	334548	11102	17032	351	269	901	103	3	1481		g	66477	(17.6)	67.8
12	2003	18	262449	421867	325121	4611	11566	185	114	429	75	5	4858		9	38692	(19.1)	64.3
12	2002	19	250627	359238	276052	1807	9795	83	103	392	39	9	1254		8	352808	(19.9)	63.1
12	2001	20	92337	126902	119860	379	1456	14	1:	368	15	5	466		3	37149	(4.1)	63.5
Prior accide	ent years	21																
Reconcilia	ation	22																
Total (11 t	o 22)	29				526099	729870	54146	7680	005	46617	7 4	95493					

Form 26

Name of insurer Aviva International Insurance Limited

Global business

Currency British pound

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional property

	ionai pi	•						_	I	Comp regist numb	ration Uk	</th <th>day</th> <th>month</th> <th>year</th> <th>Moneta units</th> <th>ry Category number</th> <th>Currency code</th>	day	month	year	Moneta units	ry Category number	Currency code
									R26	2	1487	GL	31	12	2010	000	660	GBP
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta forw	ard	b	rought	tstanding forward	Claim	d	Deduction for discounting	Ear Prem		Deterioration / (surplus) of	Claims ratio %
Month	Year		the accident year	(net) since the end of the accident year	since the end of the accident year, but prior to this financial year	this financial year	Reported (net)	Incurred but not reported (net)	Reported	I (net)	Incurred but not reported (net)	(latest yea develop (other ye during t financial y (4+5+6-7	ed ars) his year	from claims outstanding carried forward (net)	(n	et)	original reserve %	
		_	1	2	3	4	5	6	7		8	9		10	1	1	12	13
12	2010	11				153483	120940	13950				288	3373		4	75988		60.6
12	2009	12	216806	130470		92936	10947	1847	113	3619	16851	(24	4740)		5	67516	(19.0)	56.8
12	2008	13	263444	157001	124639	6800	12368	246	15	5141	1088	3	8185		7	15790	(8.2)	56.9
12	2007	14	341185	186792	206170	5668	491	185	4	4375	556	1	1413		6	35318	13.8	87.2
12	2006	15	188903	149760	148105	3152	178	87		362	184	2	2871		5	26679	1.2	64.6
12	2005	16	152891	106389	112784	163	406	29		689	74		(165)		4	54054	6.6	58.6
12	2004	17	131833	154632	115589	1636	277	11		401	31	1	1492		4	48637	(24.0)	55.6
12	2003	18	143611	111005	70622	23	102	5		415	12		(297)		4	38501	(36.3)	48.9
12	2002	19	128387	128069	118209	100	814			776	7		131		3	97799	(7.0)	62.2
12	2001	20	41387	38646	37781	89	28			36			81		1	17674	(1.9)	67.4
Prior accide	ent years	21																
Reconcilia	ation	22																
Total (11 t	o 22)	29				264050	146551	16360	135	5814	18803	272	2344					

Form 26

Name of insurer Aviva International Insurance Limited

Global business

Currency British pound

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional liability (excluding motor)

·			ing (exercic	5						stration l	SL/ JK/ CM	day	month	year	Monetar units	y Category number	Currency code
									R26	21487	GL	31	12	2010	000	670	GBP
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	forv		broug	butstanding ht forward	Claims incurred (latest year)		Deduction for discounting	premi	iums	(surplus) of	Claims ratio %
Month	Year		the accident year	(net) since the end of the accident year	since the end of the accident year, but prior to this financial year	this financial year	Reported (net)	Incurred but not reported (net)	Reported (ne	t) Incurred bu not reported (net)	dovolopod	l s) ar	from claims outstanding carried forward (net)	(ne	et)	original reserve %	
			1	2	3	4	5	6	7	8	9		10	11	1	12	13
12	2010	11				7776	11943	3162			228	81		;	30116		76.0
12	2009	12	11609	16699		10035	6097	565	1354	315	D	(2)			50304		56.3
12	2008	13	13913	23140	12435	6188	4775	164	1198	64	5 (15	05)			70758	1.8	53.0
12	2007	14	13364	16140	15650	1320	1756	85	282	5 23	0 10	06			57845	16.5	55.6
12	2006	15	6459	13376	9386	1045	2001	23	332	3	3 (2	98)		;	35948	(6.9)	52.6
12	2005	16	6113	11936	11302	299	499	17	64	5 2	5 14	45		;	34189	1.5	53.3
12	2004	17	956	12887	10074	274	169	12	122	2 2	1 (7	88)			17688	(18.3)	64.9
12	2003	18	1936	9516	7582	154	452	10	98	3	9 (3	81)			17191	(13.9)	58.9
12	2002	19	2520	8150	8070	130	97	3	30)	1 (4	80)			10909	1.8	99.2
12	2001	20	121	10573	5432		80		17	7	(97)			5617	(47.9)	100.3
Prior accide	ent years	21															
Reconcilia	ation	22															
Total (11 t	to 22)	29				27221	27869	4041	3503	411	9 1998	81					

Form 26

Name of insurer Aviva International Insurance Limited

Global business

Currency British pound

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional financial lines

								_	reg	stration	GL/ UK/ CM	1	day	month	year	Moneta units	ry Category number	Currency code
									R26	21487		GL	31	12	2010	000	680	GBP
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta forw		broug	outstanding ht forward		Claims	1 I	Deduction for discounting		ned [niums	Deterioration / (surplus) of	Claims ratio %
Month	Year		the accident year	(net) since the end of the accident year	since the end of the accident year, but prior to this financial year	this financial year	Reported (net)	Incurred but not reported (net)	Reported (ne	t) Incurred b not reporte (net)		(latest year develope (other yea during th financial ye (4+5+6-7-	éd ars) iis ear	from claims outstanding carried forward (net)		et)	`originál reserve %	
			1	2	3	4	5	6	7	8	_	9		10	1	1	12	13
12	2010	11				9105	4697	2113				159	915			86243		18.5
12	2009	12	20159	10211		5400	2158	445	815	7 20	54	(22	208)			81194	(21.6)	34.7
12	2008	13	16399	14264	12381	1374	2003	394	318	9 9:	36	(:	354)		1	78130	13.2	18.3
12	2007	14	19965	9835	9214	504	734	76	86) 10	65	:	280		1	85941	7.0	16.4
12	2006	15	17526	29419	22418	127	128	41	18	!	95		20		1	95882	(22.8)	20.5
12	2005	16	14275	33487	16998	242	383	15	43	3	50		154		2	13445	(47.3)	15.0
12	2004	17	39502	22287	23920	76	29	3	10	1 2	28		(24)		2	202494	7.8	31.4
12	2003	18	36156	24756	20547	25	33	1	3)	12		17		2	205753	(16.8)	27.6
12	2002	19	40839	18670	17984	38	11		1	7	6		26		1	87162	(3.4)	31.5
12	2001	20	13758	8872	2605	21	28		18	3		(139)			36627	(70.1)	44.8
Prior accide	ent years	21																
Reconcilia	ation	22																
Total (11 t	to 22)	29				16912	10204	3088	1317	I 334	46	130	687					

Form 27

Name of insurer Aviva International Insurance Limited

Global business

Currency British pound

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional accident & health

									r	Comp registi numb	ration U	il/ ik/ :M	day	v month	year	Moneta units	ry Category number	Currency code
									R27	21	1487	GL	31	12	2010	000	610	GBP
Accident y Month	ear ended Year		Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outsta forw Reported (gross)			ought i ed	tstanding forward Incurred but not reported (gross)		r) or d during year	Deduction for discounting fron claims outstanding carried forward (gross)	(gro	iums	Deterioration / (surplus) of original reserve %	Claims ratio %
			1	2	3	4	5	6	7		8	9		10	1	1	12	13
12	2010	11				150116	7569	16120				173	805		2	54856		68.2
12	2009	12	139045	18328		20684	2939	442	5	619	12709	9 5	737		2	40129	31.3	67.9
12	2008	13	181168	28702	19961	10392	311	372	1	084	419	9 9	572		3	04943	8.1	69.6
12	2007	14	146438	26284	19080	6605	720			897	3	3 6	425		2	51591	0.5	68.7
12	2006	15	120214	24133	20736	4463	1742		1	753		4	452		2	20281	11.6	66.8
12	2005	16	88122	33390	25033	3204	43			21		3	226		1	82269	(15.3)	63.9
12	2004	17	67442	26977	14319	1989	77			69	1	1	996		2	01711	(39.3)	41.6
12	2003	18	60880	23496	20799	128	12			73	1	1	66		1	87014	(10.9)	43.8
12	2002	19	59724	22445	18822	8	59			54	1	1	12		1	68112	(15.8)	46.8
12	2001	20	23572	8023	6426		10			9			1			49653	(19.8)	60.4
Prior accide	ent years	21																
Reconcilia	ation	22																
Total (11	to 22)	29				197589	13482	16934	9	579	13134	1 205	292					

Form 27

Name of insurer Aviva International Insurance Limited

Global business

Currency British pound

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional motor

									r	Comp regist numb	ration Uł	ά.	ay	month	year	Moneta units		Currency code
									R27	2′	1487	GL 3	31	12	2010	000	620	GBP
Accident y	ear ended		Claims paid (gross) during	Claims outstanding	Total claims paid (gross) since the end of	Claims paid (gross) during	Claims outsta forw	/ard	br	rought	tstanding forward	Claims incurred (latest year) or		Deduction for scounting from claims	prem	iums	/ Deterioration / (surplus) of	
Month	Year		the accident year	(gross) since the end of the accident year	the accident year, but prior to this financial year	this financial year	Reported (gross)	Incurred but not reported (gross)	Reporte (gross		Incurred but not reported (gross)	developed (other years) durin this financial year (4+5+6-7-8)		outstanding arried forward (gross)	(grc	oss)	original reserve %	Claims ratio %
			1	2	3	4	5	6	7		8	9		10	1	1	12	13
12	2010	11				214048	209811	36218				460077	7		5	72831		80.3
12	2009	12	255658	253837		120132	135359	8843	222	2635	31202	10497	7		6	16364	4.1	84.4
12	2008	13	415382	401468	176323	64335	163534	5240	212	2678	11395	9036	6		9	61401	2.0	85.8
12	2007	14	362492	349920	252394	43310	89721	1701	124	1052	2660	8020	D		8	76761	10.6	85.5
12	2006	15	371858	427385	305764	42016	64769	948	105	5731	858	1144	4		9	80358	(3.2)	80.1
12	2005	16	344016	454872	331725	24359	26827	563	52	2819	270	(1340	D)		9	86583	(15.7)	73.7
12	2004	17	292096	440417	334548	11102	17032	351	26	6901	103	1481	1		9	66477	(17.6)	67.8
12	2003	18	262449	421867	325121	4611	11566	185	11	429	75	4858	3		9	38692	(19.1)	64.3
12	2002	19	250627	359238	276052	1807	9795	83	10	0392	39	1254	1		8	52808	(19.9)	63.1
12	2001	20	92337	126902	119860	379	1456	14	1	1368	15	466	3		3	37149	(4.1)	63.5
Prior accide	ent years	21																
Reconcilia	ation	22																
Total (11 t	to 22)	29				526099	729870	54146	768	3005	46617	495493	3					

Form 27

Name of insurer Aviva International Insurance Limited

Global business

Currency British pound

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional property

-	-		,					_	re	ompany egistratio umber		(J	day	month	year	Moneta units	ry Category number	Currency code
									R27	2148	87	GL	31	12	2010	000	660	GBP
Accident y	ear ended		Claims paid (gross) during the accident	Claims outstanding (gross) since	Total claims paid (gross) since the end of the accident	Claims paid (gross) during this financial	Claims outsta forw Reported	Incurred but	Reporte		vard curred but	Claims incurred (latest year) o developed	or	Deduction for discounting from claims outstanding	Ear prem (gro	iums	onginai	Claims ratio %
Month	Year		year	the end of the accident year	year, but prior to this financial year	year	(gross)	not reported (gross)	(gross)		ot reported (gross)	(other years) dur this financial yea (4+5+6-7-8)	ar	carried forward (gross)			reserve %	
			1	2	3	4	5	6	7		8	9		10	1	1	12	13
12	2010	11				153483	120940	13950				28837	73		4	75988		60.6
12	2009	12	216806	130470		92936	10947	1847	1136	619	16851	(2474	40)		5	67516	(19.0)	56.8
12	2008	13	263444	157001	124639	6800	12368	246	15	141	1088	318	85		7	15790	(8.2)	56.9
12	2007	14	341185	186792	206170	5668	491	185	43	375	556	141	13		6	35318	13.8	87.2
12	2006	15	188903	149760	148105	3152	178	87	3	362	184	287	71		5	26679	1.2	64.6
12	2005	16	152891	106389	112784	163	406	29	6	689	74	(16	65)		4	54054	6.6	58.6
12	2004	17	131833	154632	115589	1636	277	11	4	401	31	149	92		4	48637	(24.0)	55.6
12	2003	18	143611	111005	70622	23	102	5	4	415	12	(29	97)		4	38501	(36.3)	48.9
12	2002	19	128387	128069	118209	100	814		7	776	7	13	31		3	97799	(7.0)	62.2
12	2001	20	41387	38646	37781	89	28			36		8	31		1	17674	(1.9)	67.4
Prior accide	ent years	21																
Reconcilia	ation	22																
Total (11	to 22)	29				264050	146551	16360	1358	314	18803	27234	44					

Form 27

Name of insurer Aviva International Insurance Limited

Global business

Currency British pound

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional liability (excluding motor)

				,				_		npany G stration U iber C	ĸ/	iy month		etary Categor hits number	
									R27	21487	GL 3	1 12	2010 0	00 670	GBP
Accident y	ear ended		Claims paid (gross) during the accident	Claims outstanding (gross) since	Total claims paid (gross) since the end of the accident	Claims paid (gross) during this financial	Claims outsta forw Reported		broug Reported	outstanding ht forward Incurred but	Claims incurred (latest year) or developed	Deduction for discounting from claims outstanding		Deterioration (surplus) of original	/ Claims ratio %
Month	Year		year	the end of the accident year	year, but prior to this financial year	year	(gross)	not reported (gross)	(gross)	not reported (gross)	(other years) during this financial year (4+5+6-7-8)	carried forward (gross)	Ŀ	reserve %	
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2010	11				7776	11943	3162			22881		3011	6	76.0
12	2009	12	11609	16699		10035	6097	565	1354	3150	(2)	5030	4	56.3
12	2008	13	13913	23140	12435	6188	4775	164	1198	645	(1505)	7075	8 1.8	53.0
12	2007	14	13364	24126	16729	2158	4165	85	704	5 230	(867)	5784	5 (4.1) 63.1
12	2006	15	(6518)	26353	12596	2112	7326	23	1326	38	(3846)	3594	8 (16.3	6) 43.2
12	2005	16	6113	11936	2516	1493	3442	17	779	25	(2870))	3418	9 (37.4) 39.7
12	2004	17	956	12887	4870	1682	3111	12	738	3 21	(2599))	1768	8 (24.9) 60.1
12	2003	18	1936	9516	5818	653	1978	10	439	9 9	(1767)	1719	1 (11.1) 60.5
12	2002	19	2520	8150	7542	305	250	3	125	/ 1	(700))	1090	9 (0.6	97.4
12	2001	20	121	10573	5432		80		17	,	(97)	561	7 (47.9) 100.3
Prior accide	nt years	21													
Reconcilia	ition	22													
Total (11 t	o 22)	29				32402	43167	4041	6686	3 4119	8628				

Form 27

Name of insurer Aviva International Insurance Limited

Global business

Currency British pound

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional financial lines

								_		Comp regist numb	tration U	iL/ iK/ M	day	month	year	Moneta units	ry Category number	Currency code
									R27	2	1487	GL	31	12	2010	000	680	GBP
Accident y Month	ear ended Year		Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outsta forw Reported (gross)			brought rted	tstanding forward Incurred but not reported (gross)	· · · · · ·	r) or d during year	Deduction for discounting from claims outstanding carried forward (gross)	(gro	iums	Deterioration / (surplus) of original reserve %	Claims ratio %
			1	2	3	4	5	6	7		8	9		10	1	1	12	13
12	2010	11				9105	4697	2113				15	915			86243		18.5
12	2009	12	20159	10211		5400	2158	445		8157	2054	4 (2	2208)			81194	(21.6)	34.7
12	2008	13	16399	14264	12381	1374	2003	394		3189	936	3	(354)		1	78130	13.2	18.3
12	2007	14	19965	9835	9214	504	734	76		869	165	5	280		1	85941	7.0	16.4
12	2006	15	17526	29419	22418	127	128	41		181	95	5	20		1	95933	(22.8)	20.5
12	2005	16	14275	33487	17138	242	383	15		436	50)	154		2	13512	(46.9)	15.0
12	2004	17	39851	22359	23679	76	29	3		104	28	3	(24)		2	02494	6.4	31.4
12	2003	18	36377	24756	20179	25	33	1		30	12	2	17		2	06630	(18.3)	27.4
12	2002	19	41533	18738	18650	38	11			17	6	5	26		1	87469	(0.2)	32.1
12	2001	20	14062	9865	2641	21	28			188			(139)			39118	(72.7)	42.8
Prior accide	ent years	21																
Reconcilia	ation	22																
Total (11	to 22)	29				16912	10204	3088	1	13171	3346	6 13	8687					

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses by risk category for treaty reinsurance Form 28

Currency

US dollar

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Non-prop	ortional ma	rine												npany stratior iber	า	GL/ UK/ CM		day	month	ye		lonetary units		egory mber	Currency code
												R28	:	21487	,	GL		31	12	20	10	000	5	40	USD
	Jnderwriting y	ear ended		Prior underwriting years	ММ	YY	мм	ΥY	мм	YY	мм	YY	ММ	YY	мм	YY	мм	YY	мм	ΥY	мм	YY	мм	ΥY	Total all columns
	1			29 29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99 99
	Gross Amoun	t	11																						
Premiums written	Reinsurers' sl	nare	12																						
	Net (11-12)		19																						
	Gross Amoun	t	21	6919																					6919
Claims paid	Reinsurers' sl	nare	22	6919																					6919
paid	Net (21-22)		29																						
Claims mana	gement costs		39																						
	Commissions		41																						
	Other acquisit	ion expenses	42																						
Net operating	Administrative	expenses	43																						
expenses	Reinsurers' con participations	missions and profit	44																						
	Payable net (4	11+42+43-44)	49																						
	Brought	Undiscounted	51																						
	forward	Adjustment for discounting	52																						
Technical	Carried	Undiscounted	53																						
provisions	forward	Adjustment for	54																						
	Increase (decre year (53-54-51+	discounting ase) in the financial 52)	59																						
Balance on eac		ar (19-29-39-49-59)	69																						

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses by risk category for treaty reinsurance Form 28 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Non-prop	ortional ma	rine													npany stratior iber	۱	GL/ UK/ CM		day	month	уе		lonetary units		egory nber		rency ode
												F	R28	:	21487	,	GL		31	12	20	10	000	5	40	U	SD
	Underwriting y	ear ended		мм	YY	мм	ΥY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	ΥY	ММ	YY
				12	00	12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89
	Gross Amour	.t	11	12	00		00	12		12	01	12	00	12	00		01	12	00		02	12	01		00	.2	
Premiums	Reinsurers' s	nare	12																								
written	Net (11-12)	-	19																								
	Gross Amour	t	21				(19)		132		15		(28)		208		5		212		683		(32)		28		46
Claims	Reinsurers' s	nare	22				(19)		132		15		(28)		208		5		212		683		(32)		28		46
paid	Net (21-22)		29																								
Claims mana	gement costs		39																								
	Commissions	;	41																								
	Other acquisi	tion expenses	42																								
Net operating	Administrative	expenses	43																								
expenses	Reinsurers' con participations	missions and profit	44																								
		41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
1001000	forward	Adjustment for discounting	54																								
	Increase (decre year (53-54-51-	ase) in the financial	59																								
Balance on eac		ar (19-29-39-49-59)	69																								

Currency US dollar

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses by risk category for treaty reinsurance Form 28 (continuation sheet)

Currency

US dollar

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Non-prop	ortional ma	rine													npany stration nber	1	GL/ UK/ CM		day	month	ye		lonetar units		egory mber		rency ode
													R28		21487	,	GL	.	31	12	20	10	000	1	540	U	SD
	Jnderwriting y	ear ended		мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	I YY	мм	YY	мм	YY	мм	YY	ММ	YY	мм	YY
			Н	12	88																						┿───┦
	Gross Amoun	t	11						<u> </u>				1						1	1	ļ						
Premiums written	Reinsurers' sl	nare	12																								
	Net (11-12)		19																								
	Gross Amoun	t	21		5669																						
Claims paid	Reinsurers' sł	nare	22		5669																						
	Net (21-22)		29																								
Claims mana	gement costs		39																								
	Commissions		41																								
Net	Other acquisit	ion expenses	42																								
operating	Administrative	•	43																								
expenses	Reinsurers' com participations	missions and profit	44																								
	Payable net (4	11+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (decre year (53-54-51+	ase) in the financial 52)	59																								
Balance on eac	ch underwriting ye	ar (19-29-39-49-59)	69																								

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses by risk category for treaty reinsurance Form 28

Currency

US dollar

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Non-prop	ortional lial	oility (non-mo	tor)											npany stration ber	n	GL/ UK/ CM		day	month	ye		Ionetary units		egory mber	Currency code
												R28		21487	7	GL		31	12	20	10	000	5	70	USD
ļ	Underwriting y	ear ended		Prior underwriting years	мм	YY	мм	YY	ММ	ΥY	мм	YY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	YY	мм	ΥY	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
	Gross Amour	nt	11																						
Premiums written	Reinsurers' s	hare	12																						
	Net (11-12)		19																						
	Gross Amour	nt	21	4590																					4590
Claims paid	Reinsurers' s	hare	22	4590																					4590
pulu	Net (21-22)		29																						
Claims mana	igement costs		39																						
	Commissions	3	41																						
N <i>i</i>	Other acquisi	tion expenses	42																						
Net operating	Administrativ	e expenses	43																						
expenses	Reinsurers' cor participations	nmissions and profit	44																						
		41+42+43-44)	49																						
	Brought	Undiscounted	51																						
	forward	Adjustment for discounting	52																						
Technical provisions	Carried	Undiscounted	53																						
P1041510115	forward	Adjustment for discounting	54																						
	Increase (decre year (53-54-51-	ase) in the financial	59																						
Balance on eac		ear (19-29-39-49-59)	69																						

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses by risk category for treaty reinsurance Form 28 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Currency US dollar

Financial year ended **31st December 2010**

Global business

Non-propo		ility (non-mo													npany stratior Iber	n	GL/ UK/ CM		day	month	ye		lonetary units		egory mber		rency ode
													R28	:	21487	,	GL		31	12	20	10	000	5	570	U	SD
l	Underwriting y	ear ended		ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY								
	1			12	00	12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89
	Gross Amoun	t	11																								
Premiums written	Reinsurers' sł	nare	12																								
	Net (11-12)		19																								
	Gross Amoun	t	21																								
Claims paid	Reinsurers' st	nare	22																								
F	Net (21-22)		29																								
Claims mana	gement costs		39																								
	Commissions		41																								
	Other acquisit	ion expenses	42																								
Net operating	Administrative	expenses	43																								
expenses	Reinsurers' com participations	missions and profit	44																								
	Payable net (4	1+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical	Carried	Undiscounted	53																								
provisions	forward	Adjustment for discounting	54																								
	Increase (decre year (53-54-51+	ase) in the financial	59																								
Balance on eac		ar (19-29-39-49-59)	69																								

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses by risk category for treaty reinsurance Form 28 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Currency US dollar

Financial year ended **31st December 2010**

Global business

Non-prop		bility (non-mot		-											npany stratior Iber	۱	GL/ UK/ CM		day	month	уе		lonetary units		egory mber		rency ode
													R28		21487	,	GL		31	12	20	10	000	5	570	U	SD
	Underwriting y	ear ended		мм	YY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	YY	ММ	YY	мм	YY								
				12	88	12	87	12	86	12	85	12	84	12	83	12	82										+
	Gross Amour	ıt	11	12	00	12	07	12	00	12	00	12	04	12	00	12	02			 							
Premiums written	Reinsurers' s	hare	12																								
willen	Net (11-12)		19																								
	Gross Amour	it	21														4590										
Claims paid	Reinsurers' s	hare	22														4590										
P	Net (21-22)		29																								
Claims mana	gement costs		39																								
	Commissions	;	41																								
Net	Other acquisi	tion expenses	42																								
operating	Administrative	e expenses	43																								
expenses	Reinsurers' con participations	nmissions and profit	44																								
	Payable net (41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (decre year (53-54-51+	ase) in the financial -52)	59																								
Balance on eac	ch underwriting ye	ar (19-29-39-49-59)	69																								

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses by risk category for treaty reinsurance Form 28

Currency

US dollar

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Proportio	nal liability	(excluding mo	otor)										npany stratior nber	ı	GL/ UK/ CM		day	month	уе		lonetary units		egory mber	Currency code
												R28		21487	,	GL		31	12	20	10	000	6	70	USD
l	Underwriting y	ear ended		Prior underwriting years	мм	YY	мм	ΥY	ММ	ΥY	мм	YY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	YY	мм	ΥY	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
	Gross Amour	t	11																						
Premiums written	Reinsurers' s	nare	12																						
	Net (11-12)		19																						
	Gross Amour	t	21	7877																					7877
Claims paid	Reinsurers' s	nare	22	7877																					7877
	Net (21-22)		29																						
Claims mana	igement costs		39																						
	Commissions	i	41																						
Net	Other acquisi	tion expenses	42																						
operating	Administrative	expenses	43																						
expenses	Reinsurers' con participations	nmissions and profit	44																						
	Payable net (41+42+43-44)	49																						
	Brought	Undiscounted	51																						
	forward	Adjustment for discounting	52																						
Technical provisions	Carried	Undiscounted	53																						
10010010	forward	Adjustment for discounting	54																						
	Increase (decre year (53-54-51-	ase) in the financial	59																						
Balance on eac		ar (19-29-39-49-59)	69																						

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses by risk category for treaty reinsurance Form 28 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Currency US dollar

Financial year ended **31st December 2010**

Global business

Proportio	nal liability	(excluding mo	otor)											ipany stratior ber	า	GL/ UK/ CM		day	month	ye		lonetary units		egory mber		rency ode
													R28	:	21487	,	GL		31	12	20	10	000	6	570	U	SD
	Underwriting y	ear ended		мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY								
				12	00	12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89
	Gross Amour	ıt	11								0.					·					02		01				
Premiums written	Reinsurers' s	nare	12																								
written	Net (11-12)		19																								
	Gross Amour	t	21																								
Claims paid	Reinsurers' s	nare	22																								
•	Net (21-22)		29																								
Claims mana	gement costs		39																								
	Commissions		41																								
Net	Other acquisi	tion expenses	42																								
operating	Administrative	•	43																								
expenses	Reinsurers' con participations	missions and profit	44																								
	Payable net (4	41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (decre year (53-54-51+	ase) in the financial 52)	59																								
Balance on eac	ch underwriting ye	ar (19-29-39-49-59)	69																								

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses by risk category for treaty reinsurance Form 28 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Currency US dollar

Financial year ended **31st December 2010**

Global business

Proportio		(excluding m)											npany stratior Iber	ı	GL/ UK/ CM		day	month	ye		lonetary units		egory mber		rency ode
													R28		21487	,	GL		31	12	20	10	000	6	670	U	SD
	Underwriting y	ear ended		ММ	YY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	YY	мм	YY	мм	YY								
			Н	12	88	12	87	12	86	12	85	12	84	12	83	12	82										+
	Gross Amoun	t	11																	P '			-				
Premiums written	Reinsurers' sh	nare	12																								
	Net (11-12)		19																								
	Gross Amoun	t	21														7877										
Claims paid	Reinsurers' sh	nare	22														7877										
	Net (21-22)		29																								
Claims mana	gement costs		39																								
	Commissions		41																								
Net	Other acquisit	ion expenses	42																								
operating	Administrative	•	43																								
expenses	Reinsurers' com participations	missions and profit	44																								
	Payable net (4	1+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (decrea year (53-54-51+	ase) in the financial 52)	59																								
Balance on eac	ch underwriting ye	ar (19-29-39-49-59)	69																								

Currency

US dollar

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

Form 29

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

Non-propo	ortional marine												Compa registra numbe	ation	GL/ UK/ CM		day	mor	nth	year	Moneta units	ry Ca n	ategory umber	Currency code
											R	29	21	487		GL	31	12	2 2	2010	000		540	USD
Under	rwriting year ended		Prior underwriting years	ММ	YY	мм	ΥY	ММ	YY	ММ	ΥY	мм	YY	мм	YY	ММ	ΥY	мм	YY	ММ	YY	мм	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	Gross Amount	11	103431																					103431
outstanding	Reinsurers' share	12	103431																					103431
Claims	Gross Amount	13	29255																					29255
incurred but not reported	Reinsurers' share	14	29255																					29255
Claims manag	gement costs	15																						
	Gross Amount	16	23793																					23793
Adjustment for	Reinsurers' share	17	23793																					23793
discounting	Claims management costs	18																						
Allocation to / (fi of anticipated su	rom) another risk category Irplus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																						
Provision for ι	inearned premiums	22																						
Provision for ι	inexpired risks	23																						
Deferred acqu	uisition costs	24																						
Other technical provi by way of supplement	isions (particulars to be specified ntary note)	25																						
Total (21+22+	23-24+25)	29																						

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

Form 29 (continuation sheet)

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2010

FSA general insurance business reporting category

Company GL/ Non-proportional marine UK/ registration Monetary Category Currency number СМ code day month year units number R29 21487 GL 31 12 2010 000 540 USD Underwriting year ended ММ YΥ ММ YΥ ММ YΥ ΜМ YΥ мм YΥ ММ YΥ мм YΥ ММ YΥ ММ YΥ мм YΥ ΜМ ΥY мм YΥ 12 00 12 99 12 98 12 97 12 96 12 95 12 94 12 93 12 92 12 91 12 90 12 89 Reported Gross Amount 11 998 460 984 481 555 929 859 1034 2324 5713 24195 claims Reinsurers' share 12 998 460 984 481 555 929 859 1034 2324 5713 24195 outstanding 13 Claims Gross Amount 203 94 361 127 304 703 429 669 600 1287 5279 incurred but not reported Reinsurers' share 14 203 94 361 127 304 703 429 669 600 1287 5279 15 Claims management costs 16 Gross Amount Adjustment Reinsurers' share 17 for discounting Claims management 18 costs Allocation to / (from) another risk category 19 of anticipated surplus 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 25 by way of supplementary note) 29 Total (21+22+23-24+25)

Currencv US dollar

30032011:10:00:00

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

Form 29 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Non-propo	rtional marine			-										Compa registra numbe	ation	GL/ UK/ CM		day	mor	nth	year	Moneta units		ategory umber		rency ode
												R	29	21	487		GL	31	12	2 2	2010	000		540	U	SD
Under	rwriting year ended		ММ	YY	мм	YY	мм	YY	ММ	YY	ММ	ΥY	мм	YY	мм	YY	мм	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY
			12	88	12	87	12	86	12	85																
Reported claims	Gross Amount	11		17523		5001		31041		11334																
outstanding	Reinsurers' share	12		17523		5001		31041		11334																
Claims incurred but	Gross Amount	13		5887		1017		6316		5979																
	Reinsurers' share	14		5887		1017		6316		5979																
Claims manag	gement costs	15																								
Adjustment	Gross Amount	16		3708				12787		7298																
Adjustment for	Reinsurers' share	17		3708				12787		7298																
discounting	Claims management costs	18																								
Allocation to / (fr of anticipated su	rom) another risk category Irplus	19																								
Balance of the	fund	20																								
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																								
Provision for u	inearned premiums	22																								
Provision for u	inexpired risks	23																								
Deferred acqu	isition costs	24																								
Other technical provi by way of supplement	sions (particulars to be specified ntary note)	25																								
Total (21+22+	23-24+25)	29																								

Currency US dollar

Currency

US dollar

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

Form 29

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Non-propo	rtional liability (n	on-n	notor)										Compa registra numbe	ation	GL/ UK/ CM		day	mor	nth	year	Moneta units		ategory umber		ency de
											R	29	21	487		GL	31	12	2 2	2010	000		570	US	SD
Under	rwriting year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	ΥY	мм	YY	ММ	YY	ММ	ΥY	ММ	YY	ММ	YY	мм	YY	Tota colur	
			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	Gross Amount	11	34638																					3	34638
	Reinsurers' share	12	34638																					3	34638
	Gross Amount	13	57450																					ţ	57450
incurred but not reported	Reinsurers' share	14	57450																					ţ	57450
Claims manag	jement costs	15																							
	Gross Amount	16	25927																					2	25927
	Reinsurers' share	17	25927																					2	25927
discounting	Claims management costs	18																							
Allocation to / (fr of anticipated su	om) another risk category	19																							
Balance of the	fund	20																							
Claims outstand (11-12+13-14+1	ing 5-16+17-18+19+20)	21																							
Provision for u	inearned premiums	22																							
Provision for u	inexpired risks	23																							
Deferred acqu	isition costs	24																							
Other technical provis by way of supplement	sions (particulars to be specified ntary note)	25																							
Total (21+22+2	23-24+25)	29																							

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

Form 29 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Non-propo	rtional liability (n	on-n	notor))										Compa registra numbe	ation	GL/ UK/ CM		day	mor	nth	year	Moneta units		ategory iumber		rency ode
												R	29	21	487		GL	31	12	2 2	2010	000		570	U	SD
Under	writing year ended		мм	ΥY	мм	YY	мм	YY	мм	ΥY	ММ	YY	мм	YY	мм	YY	ММ	YY								
			12	00	12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89
Reported claims	Gross Amount	11																								1396
outstanding	Reinsurers' share	12																								1396
Claims	Gross Amount	13																								191
incurred but not reported	Reinsurers' share	14																								191
Claims manag	jement costs	15																								
	Gross Amount	16																								
Adjustment for	Reinsurers' share	17																								
discounting	Claims management costs	18																								
Allocation to / (fr of anticipated su	om) another risk category rplus	19																								
Balance of the	fund	20																								
Claims outstand (11-12+13-14+1)	ing 5-16+17-18+19+20)	21																								
Provision for u	nearned premiums	22																								
Provision for u	nexpired risks	23																								
Deferred acqu	isition costs	24																								
Other technical provi by way of supplement	sions (particulars to be specified tary note)	25																								
Total (21+22+	23-24+25)	29																								

Currency US dollar

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

Form 29 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Non-propo	rtional liability (n	on-n	notor))										Compa registra numbe	ation	GL/ UK/ CM		day	mor	nth	year	Moneta units		ategory umber		rrency ode
												R	29	21	487		GL	31	12	2 2	2010	000		570	u	SD
Under	rwriting year ended		мм	ΥY	мм	YY	мм	ΥY	мм	ΥY	ММ	YY	мм	YY	мм	YY	мм	YY								
			12	88	12	87	12	86	12	85	12	84	12	83	12	82										
Reported claims	Gross Amount	11		164		23		-		52		-				33003										
outstanding	Reinsurers' share	12		164		23				52					:	33003										
Claims incurred but	Gross Amount	13		22		3				8						57226										
	Reinsurers' share	14		22		3				8						57226										
Claims manag	gement costs	15																								
Adjustment	Gross Amount	16													:	25927										
Adjustment for	Reinsurers' share	17													:	25927										
discounting	Claims management costs	18																								
Allocation to / (fr of anticipated su	om) another risk category Irplus	19																								
Balance of the	fund	20																								
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																								
Provision for u	inearned premiums	22																								
Provision for u	inexpired risks	23																								
Deferred acqu	isition costs	24																								
Other technical provi by way of supplement	sions (particulars to be specified ntary note)	25																								
Total (21+22+	23-24+25)	29																								

Currency US dollar

Currency

British pound

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

Form 29

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportion	al property												Compa registra numbe	ation	GL/ UK/ CM		day	mor	nth	year	Moneta units	ry Ca n	ategory iumber	Currency code
											R	29	21	487		GL	31	12	2	2010	000		660	GBP
Under	rwriting year ended		Prior underwriting years	ММ	YY	ММ	ŶŶ	ММ	ΥY	ММ	YY	мм	YY	мм	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	Gross Amount	11	925																					925
outstanding	Reinsurers' share	12	925																					925
Claims	Gross Amount	13	244																					244
incurred but not reported	Reinsurers' share	14	244																					244
Claims manag	gement costs	15																						
	Gross Amount	16																						
Adjustment for	Reinsurers' share	17																						
discounting	Claims management costs	18																						
Allocation to / (fill of anticipated su	rom) another risk category urplus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																						
Provision for u	unearned premiums	22																						
Provision for u	inexpired risks	23																						
Deferred acqu	uisition costs	24																						
Other technical provi by way of supplement	isions (particulars to be specified ntary note)	25																						
Total (21+22+	23-24+25)	29																						

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

Form 29 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportion	al property													Compa registra numbe	ation	GL/ UK/ CM		day	mor	nth	year	Moneta units		ategory umber		rency ode
							_					R	29	21	487		GL	31	12	2 2	2010	000		660	G	BP
Under	rwriting year ended		мм	YY	мм	YY	мм	ΥY	мм	YY	мм	ΥY	мм	YY	мм	YY	мм	ΥY	мм	YY	мм	YY	ММ	YY	мм	YY
			12	00	12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89
Reported claims	Gross Amount	11												14		33		46		42		70		41		64
outstanding	Reinsurers' share	12												14		33		46		42		70		41		64
Claims incurred but	Gross Amount	13												13		97		13		20		22		12		5
	Reinsurers' share	14												13		97		13		20		22		12		5
Claims manag	gement costs	15																								
Adjustment	Gross Amount	16																								
for	Reinsurers' share	17																								
discounting	Claims management costs	18																								
Allocation to / (fr of anticipated su	rom) another risk category Irplus	19																								
Balance of the	fund	20																								
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																								
Provision for u	inearned premiums	22																								
Provision for u	inexpired risks	23																								
Deferred acqu	isition costs	24																								
Other technical provi by way of supplement	sions (particulars to be specified ntary note)	25																								
Total (21+22+	23-24+25)	29																								

Currency British pound

Currency

British pound

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

Form 29 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportion	al property		-	-										Compa registra numbe	ation	GL/ UK/ CM		day	mor	nth	year	Moneta units		ategory iumber		rency ode
												R	29	21	487		GL	31	12	2	2010	000		660	G	BP
Under	rwriting year ended		мм	YY	ММ	YY	ММ	YY	мм	YY	мм	YY	ММ	YY	мм	YY	мм	YY	ММ	YY	мм	YY	мм	YY	ММ	YY
			12	88	12	87	12	86	12	85	12	84														
Reported claims	Gross Amount	11		4		89				476		46														
outstanding	Reinsurers' share	12		4		89				476		46														
Claims incurred but	Gross Amount	13		2		43				17																
	Reinsurers' share	14		2		43				17																
Claims manag	gement costs	15																								
A	Gross Amount	16																								
Adjustment for	Reinsurers' share	17																								
discounting	Claims management costs	18																								
Allocation to / (fr of anticipated su	rom) another risk category Irplus	19																								
Balance of the	fund	20																								
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																								
Provision for u	inearned premiums	22																								
Provision for u	inexpired risks	23																								
Deferred acqu	isition costs	24																								
Other technical provi by way of supplement	sions (particulars to be specified ntary note)	25																								
Total (21+22+	23-24+25)	29																								

Currency

US dollar

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

Form 29

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportion	al property												Compa registra numbe	ation	GL/ UK/ CM		day	mor	nth	year	Moneta units		ategory umber	Curre	
											R	29	21	487		GL	31	12	2 2	2010	000		660	US	3D
Under	rwriting year ended		Prior underwriting years	мм	YY	мм	YY	мм	YY	ММ	YY	ММ	YY	мм	YY	Total colun									
			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	Gross Amount	11	76																						76
outstanding	Reinsurers' share	12	76																						76
Claims	Gross Amount	13	20																						20
incurred but not reported	Reinsurers' share	14	20																						20
Claims manag	gement costs	15																							
Adjustment	Gross Amount	16																							
Adjustment for	Reinsurers' share	17																							
discounting	Claims management costs	18																							
Allocation to / (fi of anticipated su	rom) another risk category urplus	19																							
Balance of the	fund	20																							
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																							
Provision for u	inearned premiums	22																							
Provision for u	inexpired risks	23																							
Deferred acqu	uisition costs	24																							
Other technical provi by way of supplement	isions (particulars to be specified ntary note)	25																							
Total (21+22+	23-24+25)	29																							

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

Form 29 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportion	al property											r		Compa registra numbe	ation	GL/ UK/ CM		day	mor	nth	year	Moneta units		ategory umber		rency ode
												R	29	21	487		GL	31	12	2 2	2010	000		660	U	SD
Under	rwriting year ended		мм	YY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	YY	мм	YY	мм	ΥY	мм	YY	мм	YY	ММ	YY	мм	YY
			12	00	12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89
Reported claims	Gross Amount	11												1		3		4		3		6		3		6
outstanding	Reinsurers' share	12												1		3		4		3		6		3		6
Claims incurred but	Gross Amount	13												1		8		1		2		2		1		
	Reinsurers' share	14												1		8		1		2		2		1		
Claims manag	gement costs	15																								
Adjustment	Gross Amount	16																								
for	Reinsurers' share	17																								
discounting	Claims management costs	18																								
Allocation to / (fr of anticipated su	rom) another risk category Irplus	19																								
Balance of the	fund	20																								
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																								
Provision for u	inearned premiums	22																								
Provision for u	Provision for unexpired risks																									
Deferred acqu	isition costs	24																								
Other technical provi by way of supplement	sions (particulars to be specified ntary note)	25																								
Total (21+22+	23-24+25)	29																								

Currency US dollar

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

Form 29 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportion	al property			-	5,									Compa registra numbe	ation	GL/ UK/ CM		day	mor	nth	year	Moneta units	ry Ca n	ategory umber		rency ode
												R	29	21	487		GL	31	12	2 2	2010	000		660	U	SD
Under	rwriting year ended		ММ	ΥY	мм	YY	мм	ΥY	мм	YY	ММ	YY	мм	YY	мм	YY	ММ	YY								
			12	88	12	87	12	86	12	85	12	84														
Reported claims	Gross Amount	11				7				39		4														
outstanding	Reinsurers' share	12				7				39		4														
Claims incurred but	Gross Amount	13				4				1																
	Reinsurers' share	14				4				1																
Claims manag	gement costs	15																								
Adjustment	Gross Amount	16																								
for	Reinsurers' share	17																								
discounting	Claims management costs	18																								
Allocation to / (from of anticipated such as a such asuch as a such as a such as a suc	rom) another risk category Irplus	19																								
Balance of the	e fund	20																								
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																								
Provision for u	inearned premiums	22																								
Provision for u	inexpired risks	23																								
Deferred acqu	uisition costs	24																								
Other technical provi by way of supplement	isions (particulars to be specified ntary note)	25																								
Total (21+22+	23-24+25)	29																								

Currency US dollar

Currency

US dollar

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

Form 29

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportion	al liability (exclud	ling	motor)										Compa registra numbe	ation	GL/ UK/ CM		day	mor	nth	year	Moneta units		ategory umber	Currency code
											R	29	21	487		GL	31	12	2	2010	000		670	USD
Under	rwriting year ended		Prior underwriting years	ММ	YY	мм	YY	ММ	ΥY	ММ	YY	ММ	YY	мм	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	Gross Amount	11	37733																					37733
outstanding	Reinsurers' share	12	37733																					37733
Claims	Gross Amount	13	86339																					86339
incurred but not reported	Reinsurers' share	14	86339																					86339
Claims manag	gement costs	15																						
	Gross Amount	16	35728																					35728
Adjustment for	Reinsurers' share	17	35728																					35728
discounting	Claims management costs	18																						
Allocation to / (fi of anticipated su	rom) another risk category Irplus	19																						
Balance of the	fund	20																						
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																						
Provision for u	inearned premiums	22																						
Provision for u	inexpired risks	23																						
Deferred acqu	isition costs	24																						
Other technical provi by way of supplement	sions (particulars to be specified ntary note)	25																						
Total (21+22+	23-24+25)	29																						

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

Form 29 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportion	al liability (exclud	ling	moto	r)										Compa registra numbe	ation	GL/ UK/ CM		day	mor	nth	year	Moneta units		ategory umber		rency ode
												R	29	21	487		GL	31	12	2 2	2010	000		670	U	SD
Under	rwriting year ended		мм	ΥY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	YY	мм	YY	мм	YY	ММ	YY	мм	YY	мм	YY	ММ	YY
			12	00	12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89
Reported claims	Gross Amount	11						-				-		•												
outstanding	Reinsurers' share	12																								
Claims incurred but	Gross Amount	13																								
	Reinsurers' share	14																								
Claims manag	gement costs	15																								
	Gross Amount	16																								
Adjustment for	Reinsurers' share	17																								
discounting	Claims management costs	18																								
Allocation to / (fr of anticipated su	rom) another risk category	19																								
Balance of the	fund	20																								
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																								
Provision for u	inearned premiums	22																								
Provision for u	inexpired risks	23																								
Deferred acqu	lisition costs	24																								
Other technical provision by way of supplement	sions (particulars to be specified ntary note)	25																								
Total (21+22+	23-24+25)	29																								

Currency US dollar

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

Form 29 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportion	al liability (exclud	ling	moto	r)										Compa registra numbe	ation	GL/ UK/ CM		day	moi	nth	year	Moneta units		ategory umber		rency ode
												R	29	21	487		GL	31	1:	2	2010	000		670	U	SD
Under	writing year ended		мм	ΥY	мм	YY	мм	ΥY	мм	YY	мм	YY	мм	YY	ММ	YY	мм	YY	мм	YY	мм	YY	ММ	YY	ММ	YY
			12	88	12	87	12	86	12	85	12	84	12	83	12	82										
Reported claims	Gross Amount	11														37733										
	Reinsurers' share	12														37733										
	Gross Amount	13														86339										
incurred but not reported	Reinsurers' share	14														86339										
Claims manag	jement costs	15																								
	Gross Amount	16														35728										
	Reinsurers' share	17														35728										
discounting	Claims management costs	18																								
Allocation to / (fr of anticipated su	om) another risk category	19																								
Balance of the	fund	20																								
Claims outstand (11-12+13-14+1	ing 5-16+17-18+19+20)	21																								
Provision for u	inearned premiums	22																								
Provision for u	inexpired risks	23																								
Deferred acqu	isition costs	24																								
Other technical provis by way of supplement	sions (particulars to be specified ntary note)	25																								
Total (21+22+2	23-24+25)	29																								

Currency US dollar

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

Form 30 (Sheet 1)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

								_		Company registration number	GL/ UK/ CM	day	month	n year	units
								ĺ	R30	21487	GL	31	12	2010	£000
	Reporting territory code		Total admissible assets as shown on	hypothecated to cover the provision	Expected income from assets included in	Yield %	Technical provisions	Pr	rovision for laims being	outstanding discounted	Unwind in the discount in the next financial			nterest at w is being dis	
Major currencies			Form 13	for outstanding claims being discounted	column 2			dedu	efore Iction for ounting	Deduction for discounting	year	High	est	Lowest	Average rate
			1	2	3	4	5		6	7	8	9		10	11
GBP	AA	11	12285087	435429	15240	3.5	636437		636437	258638	15240		4.1	0.9	3.5
		12													
		13													
		14													
		15													
		16													
		17													
		18													
		19													
		20													
Other currencies		21													
Total		29	12285087	435429			636437		636437	258638	15240				

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

Form 30 (Sheet 2)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

					Company registration number	GL/ UK/ CM	day	month	year	units
Type of Asset			Value admissible as show Form	assets vn on	21487 Admissible asse hypothecated to cover the provisio for outstanding claims being discounted	o from on i	31 Dected inco assets inco n column 3	luded	2010 Yielc %	
Land and buildings		31			L		5			
Fire distance and a constitue	Approved securities	32								
Fixed interest securities	Other	33								
Variable interest and variable yield securities (excluding	Approved securities	34								
items shown in line 36)	Other	35								
Equity shares and holdings in collective investment schemes	3	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 International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

								Compar registra number	tion I	GL/ UK/ CM	day	month	year	Monetary units	Cate num		Reporting y territory code
							R31	214	187	GL	31	12	2010	000	16	60 GBP	AA
Accident	year ended		Number	of claims	Gross cla	aims paid		Gross claims carried		ng	Gross clain broug	ns outsta ht forwar		Claims		Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	outstanding	In previous financial years	In this finar year	ncial F	Reported	Incurred b report		Reported		ed but not ported	(latest yea develop (other ye during t financial y (4+5+6-7	ed ars) his /ear		
			1	2	3	4		5	6	-	7		8	9		10	11
12	2010	11	45544	21778		42	2599	40607		3129				8	6335	169552	50.9
12	2009	12	84802	6478	57691	31	447	10354		167	43901	I	4055	(5988)	214780	46.4
12	2008	13	107249	3412	124724	4	777	6037		126	9762	2	229		949	245844	55.2
12	2007	14	200239	2600	230160	3	3382	3390		70	6709	9	111		22	276852	85.6
12	2006	15	196346	633	210498	1	866	825		15	2913	3	38		(245)	367564	58.0
12	2005	16	217179	113	231882	1	255	458		7	157	I	14		135	384014	60.8
12	2004	17	169099	42	229657		117	209		6	28	I	6		45	374122	61.5
12	2003	18	204204	78	228373		405	432		4	1045	5	3		(207)	330144	69.4
12	2002	19	308997	273	264958		607	1402		2	1908	3	2		101	366387	72.9
12	2001	20	385777	488	383649		347	2273		2	2490)	2		130	543660	71.1
Prior accident	years	21		432		1	327	1217		2	1684	1	3		859		
Total (11 to 2	1)	29		36327		88	3129	67204		3530	72264	1	4463	8	2136		
Line 29 expre	ssed in sterling	30				88	3129	67204		3530	72264	1	4463	8	2136		

Currency British pound

Reporting territory

Form 31

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Creditor

oreunor						_		Compai registra number	tion U	(day	month	year	Monetary units	Categ num		Reporting cy territory code
							R31	214	187	GL	31	12	2010	000	18	32 GBP	AA
Accident	year ended		Number	of claims	Gross cla	aims paid	Gr	oss claims carried	outstanding forward		Gross clair broud	ns outsta ht forwa		Claims		Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this finan year	cial Re	ported	Incurred bu reported		Reported		red but not ported	(latest yea develop (other ye during th financial y (4+5+6-7	ed ars) his /ear		
			1	2	3	4		5	6	_	7		8	9		10	11
12	2010	11	45053	14723		48	80	25363	12	096				8	5639	347471	24.6
12	2009	12	133342	1651	99222	447	27	4277	1	766	5104	1	22996	(2	3267)	352903	42.5
12	2008	13	92666	229	102450	28	782	4703		453	2798	0	4501		1457	452952	30.1
12	2007	14	91802	188	100370	7'	152	8088		496	1228	9	1484		1963	367113	31.6
12	2006	15	86978	154	101335	24	19	3931	8	707	428	3	8790		1984	645048	18.0
12	2005	16	87693	109	116803	24	116	900	2	979	89	5	3026	:	2374	496294	24.8
12	2004	17	120852	82	132969	1:	384	361		777	44	1	811		1270	415875	32.6
12	2003	18	115364	34	128722	1()48	159		572	13	6	598		1045	343150	38.0
12	2002	19	159498	28	126234	:	335	182		572	18	в	688		213	325868	39.1
12	2001	20	189625	3	140724		21	87		256	3	2	268		64	329932	42.8
Prior acciden	t years	21		205		:	305	68		136	9	1	136		282		
Total (11 to 2	21)	29		17406		136	769	48119	28	810	9737	6	43298	7	3024		
ine 29 expre	essed in sterling	30				1367	769	48119	28	810	9737	6	43298	7	3024		

Currency British pound

Reporting territory

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

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Commercial property (including livestock and crops but excluding energy)

			-					Compar registra number	tion UK	1	day	nonth	year	Monetary units	Cateo num		Reporting y territory code
							R31	214	187	GL	31	12	2010	000	26	61 GBP	AA
Accident	year ended		Number	of claims	Gross cla	aims paid	G	ross claims carried	outstanding forward		Gross claim brough	s outsta It forwar		Claims		Gross earned premiums	Claims ratio
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this finan year	cial R	eported	Incurred but reported	not	Reported	Incurr	ed but not ported	(latest yea develope (other yea during th financial y (4+5+6-7	ed ars) his /ear		
			1	2	3	4		5	6		7		8	9		10	11
12	2010	11	42533	19121		114	622	135666	355	79				28	5867	549153	52.1
12	2009	12	72832	6269	121873	125	197	44775	37	04	147246		43351	(1	6921)	604164	48.9
12	2008	13	76926	4722	263227	233	274	38043	12	86	67451		4725	(9573)	702764	46.4
12	2007	14	137546	5378	431904	149	926	28709	6	39	39292		1896	:	3086	683788	69.6
12	2006	15	102216	1272	299119	28	850	7151	2	11	15985		536	(6309)	724458	42.7
12	2005	16	124462	236	302279	(5	545)	3427		58	5354		188	(7602)	748405	40.1
12	2004	17	127325	157	229270		405	1372		17	1053		42		699	617708	37.4
12	2003	18	58086	200	224401	-	774	1324		10	2182		15		(89)	544854	41.6
12	2002	19	76981	260	189618		492	1962			2600		12		(158)	465694	41.2
12	2001	20	62436	292	240565		155	1546			2155		1		(455)	406786	59.6
Prior accident	t years	21		1365			38	683			1341				(620)		
Total (11 to 2	1)	29		39272		277	188	264658	415	04	284659		50766	24	7925		
Line 29 expre	ssed in sterling	30				277	188	264658	415	04	284659		50766	24	7925		

Currency British pound

Reporting territory

United Kingdom other than home foreign

Form 31

Form 31

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Consequential loss (i.e. business interruption)

								Compan registrat number	tion l	GL/ JK/ CM	day	month	year	Monetary units	Cate num		Reporting y territory code
							R3′	1 214	87	GL	31	12	2010	000	26	62 GBP	AA
Accident	year ended		Number	of claims	Gross cla	aims paid		Gross claims carried f		ig	Gross clair broug	ns outsta ht forwai		Claim		Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this finar year	ncial	Reported	Incurred b reporte		Reported		ed but not ported	(latest yea develop (other ye during t financial (4+5+6-	ed ars) his /ear		
			1	2	3	4		5	6		7		8	9		10	11
12	2010	11	396	450		11	761	11953		2973				2	6687	95802	27.9
12	2009	12	652	159	8342	11	629	2899		350	1054	5	2872		1461	84296	27.5
12	2008	13	625	73	13280	2	544	1950		62	3194	1	274		1088	94970	18.8
12	2007	14	2325	37	41075	1	130	643		41	1199	Ð	126		489	95911	44.7
12	2006	15	1268	15	27122		506	765		17	862	2	10		416	94139	30.2
12	2005	16	826	1	25711	(1	167)	43		9	18	5		(1300)	95933	25.6
12	2004	17	808	75	15441		18	31			42	2			7	71676	21.6
12	2003	18	1039	26	18970		190	151			27	7			64	68680	28.1
12	2002	19	1347	13	17484		15	16			43	3			(12)	57928	30.2
12	2001	20	1773	1	26690		1	25			32	2			(6)	52273	51.1
Prior acciden	t years	21		37			200	1139			1243	3			96		
Total (11 to 2	1)	29		887		26	827	19615		3452	17622	2	3282	2	8990		
Line 29 expre	essed in sterling	30				26	827	19615		3452	17622	2	3282	2	8990		

Currency British pound

Reporting territory

Form 31

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Employers liability

	,					_		Compa registra number	tion U	K/	day	month	year	Monetary units	Categ numb		Reporting y territory code
							R31	214	487	GL	31	12	2010	000	271	1 GBP	AA
Accident	year ended		Number	of claims	Gross cla	aims paid	G		outstanding	I	Gross clair broug	ns outsta ht forwa		Claims		Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this finar year	cial Re	eported	Incurred bu reporte		Reported		red but not ported	t (latest yea develope (other yea during th financial y (4+5+6-7	ed ars) nis ear		
			1	2	3	4		5	6		7		8	9		10	11
12	2010	11	316	1609			876	40788	24	967				66	631	106093	62.8
12	2009	12	1638	1439	1079	9	947	55563	8	251	49228	В	28337	(3	3804)	124036	60.3
12	2008	13	1436	1675	12149	18	528	65944	5	050	78390	6	11811		(685)	152194	66.8
12	2007	14	3966	588	26672	23	633	35823	1	599	58706	6	3921	(*	1572)	168127	52.2
12	2006	15	2711	555	47496	15	109	27402		947	45239	9	1262	(3	3043)	177589	51.2
12	2005	16	3880	24	57954	8	889	1224		294	1388	в	518	(3	3999)	158240	43.2
12	2004	17	3993	435	78623	4	889	1125		212	6724	4	342		(840)	150921	56.2
12	2003	18	4009	238	69386	1	871	2741		52	6960	0	118	(2	2414)	122742	60.3
12	2002	19	5851	136	74800		984	2117		70	3980	6	13		(828)	83586	93.3
12	2001	20	3471	79	71963		107	166		226	556	6	218		(275)	81001	89.5
Prior acciden	t years	21		10783		42	272	173918	731	762	15961	1	771093	17	7248		
Total (11 to 2	1)	29		17561		127	105	406811	773	430	423294	4	817633	66	6419		
Line 29 expre	essed in sterling	30				127	105	406811	773	430	423294	4	817633	66	6419		

Currency British pound

Reporting territory

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance Form 31

(continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Employers liability

							Compai registra number	tion UK	1	day	month	year	Monetary units	Categ num		Reporting y territory code
					Γ	R31	214	187	GL	. 31	12	2010	000	27	1 GBP	AA
Accident	year ended	Number	of claims	Gross cla	aims paid	Gr	oss claims carried	outstanding forward		Gross clain broug	ns outsta ht forwai		Claims		Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financ year	cial Re	ported	Incurred but reported	not	Reported		ed but not ported	(latest yea develope (other yea during th financial y (4+5+6-7	ed ars) nis rear		
		1	2	3	4		5	6		7		8	9		10	11
12	2000	8939	522	89413	6	39	4908	19	95	4186	6	1227	2	2129	88387	109.7
12	1999	10662	393	132538	6	97	4019	23	48	6101	I	1665		(702)	113168	123.4
12	1998	10206	499	129481	3	79	8771	49	09	7620)	5406	1	1033	124927	114.9
12	1997	8748	413	128816	3	27	3183	64	30	3506	6	6916		(482)	126032	110.1
12	1996	8217	356	120408	4	95	2588	43	60	1852	2	4757		834	121986	104.8
12	1995	7687	354	113438	1	98	1337	86	84	1388	3	9413		(582)	118035	104.8
12	1994	32764	666	114775	5	601	4011	147	'49	2982	2	14498	1	1781	110913	120.8
12	1993	19216	257	92361	3	49	2109	118	53	1483	3	12387		441		
12	1992	19400	330	72618	2	.78	3719	169	911	1764	1	17871	1	1273		
12	1991	19249	241	74056	2	:98	2345	169	911	1094	1	17871		589		
12	1990	17565	251	72718	2	19	1679	169	911	926	6	17156		727		
12	1989	17164	251	59639		44	2382	169	911	779	9	17156	1	1402		
12	1988	16950	446	53588	1	79	1043	202	93	1104	1	20015		396		

Currency British pound

Reporting territory

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance Form 31

(continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2010

FSA general insurance business reporting category

Employers liability

							Compar registra number	tion UK/		day	month	year	Monetary units	Catego numb			Reporting territory code
						R31	214	187	GL	31	12	2010	000	271	I GE	P	AA
Accident	year ended	Number	of claims	Gross cla	aims paid	G	ross claims carried	outstanding forward		Gross clain broug	ns outsta ht forwar		Claims		Gross earne	9 0	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this finar year	ncial R	eported	Incurred but reported	not	Reported		ed but not ported	t (latest yea develope (other yea during th financial y (4+5+6-7	ed ars) nis rear			
		1	2	3	4		5	6		7		8	9		10		11
12	1987	16722	196	41439		228	1292	169	11	471	1	15726	2	2234			
12	1986	19201	251	42994		108	4160	202	93	2678	3	19300	2	2583			
12	1985	12866	186	37367		244	1968	169	11	1401	I	14296	;	3426			
12	1984	13164	355	33837		733	1627	169	11	532	2	19300		(561)			
12	1983	12973	147	34556		286	2056	169	11	1478	3	16441		1334			
12	1982	13567	177	33818		387	2398	135	29	1615	5	14296		403			
12	1981	9610	181	22069		430	1402	101	47	1054	1	10008		917			
12	1980	9746	198	20694		478	1514	135	29	1129	9	11437	2	2955			
12	1979	9818	210	18200		188	1243	135	29	224	1	15011		(275)			
12	1978	9480	137	16794		263	558	135	29	135	5	14296		(81)			
12	1977	10441	170	32322	3	249	2763	338	22	3923	3	52897	(10	6986)			
12	1976	13920	253	21384		647	1643	135	29	174	1	14296		1349			
12	1975	30242	3343	107960	30	428	109200	3889	46	110012	2	407451	1.	1111			

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Currency British pound

Reporting territory

Form 31

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Professional indemnity

		5						Compai registra number	tion UI	Ś.	day	month	year	Monetary units	Categ numb		Reporting y territory code
							R31	214	187	GL	. 31	12	2010	000	272	2 GBP	AA
Accident	year ended		Number	of claims	Gross cla	aims paid	G	Gross claims carried	outstanding forward		Gross clair broug	ns outsta ht forwai		Claims		Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this finar year	ncial R	Reported	Incurred bu reported		Reported		ed but not ported	t (latest yea develope (other yea during th financial y (4+5+6-7	ed ars) nis rear		
			1	2	3	4		5	6	_	7		8	9		10	11
12	2010	11	207	1517		2	273	40125	1	090				43	3488	56525	76.9
12	2009	12	336	1214	1669	7	/864	42992		309	5136	1	1108	(*	1304)	60036	88.0
12	2008	13	548	1663	13122	5	860	51154		244	54650)	511	2	2097	72218	97.5
12	2007	14	329	938	16206	3	3226	51826		161	54430	6	482		295	64861	110.1
12	2006	15	377	1055	18955		834	39060		14	39140	D	212		556	93789	62.8
12	2005	16	1274	1837	17345		372	40266			3999	1	133		514	107433	54.0
12	2004	17	1662	2541	17077		320	21081			2176	6	43		(408)	88932	43.3
12	2003	18	1578	1457	16430		193	29716			30639	Э	14		(744)	78645	58.9
12	2002	19	1292	275	15908		134	26782			2729	5			(379)	62816	68.2
12	2001	20	750	207	15357		467	13819			14700)			(414)	41619	71.2
Prior accident	t years	21		73		1	237	6630			7384	4			483		
Total (11 to 2	.1)	29		12777		22	2780	363451	1	818	341362	2	2503	44	4184		
Line 29 expre	essed in sterling	30				22	2780	363451	1	818	341362	2	2503	44	4184		

Currency British pound

Reporting territory

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance Form 31

(continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Professional indemnity

	·						Compar registra number	tion I	GL/ UK/ CM	day	mont	h year	Monetary units	Cate num		
					Γ	R31	1 214	187	GL	31	12	2010	000	27	2 GBF	AA
Accident	year ended	Number	of claims	Gross cla	aims paid		Gross claims carried		ng	Gross cla brou	ims out ght for		Claims		Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financ year	cial	Reported	Incurred b report		Reported	Inc	urred but no reported	t (latest yea develop (other ye during t financial y (4+5+6-7	ed ars) his year		
		1	2	3	4		5	6		7		8	9		10	11
12	2000	1026	1	15328	1	100	2870			33	19			(349)	33876	54.0
12	1999	699	1	16498		61	905			8	61			105	30616	57.0
12	1998	704	7	28356		44	686			7	86			(56)	31963	91.0
12	1997	540	19	20519		77	955			10	27			5	31566	68.3
12	1996	469	22	19624	4	152	58				99			411	33168	60.7
12	1995	38	5	4743	1	195	83				76			202	8032	62.5
12	1994	44	2	2133	2	216	308			3	49			175	4137	64.2
12	1993	40	3	1410		11	59			I	61			9		
12	1992	38	1	899		20	125			1:	32			13		
12	1991	27	2	689			94			1	19			(25)		
12	1990	19		263		8								8		
12	1989	17	1	679		8	13				7			14		
12	1988	16	1	(251)			6				15			(9)		

Currency British pound

Reporting territory

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance Form 31

(continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Professional indemnity

							Compar registra number	tion	GL/ UK/ CM	day	month	year	Monetary units	Categ num		Reporting y territory code
						R3	1 214	487	GL	31	12	2010	000	27	2 GBP	AA
Accident	year ended	Number	of claims	Gross cl	aims paid		Gross claims carried		ling	Gross clai	ms outsta ght forwa		Claims		Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding 2	In previous financial years	In this finar year 4	ncial	Reported	Incurred repo	rted	Reported	Incur	red but not ported		ars) ed ars) nis rear	10	11
12	1987	17	2	3 410	4		335		,	39	2	0	9	(57)	10	11
12	1986	7	1	5			2				2					
12	1985	3	1	245		45	2			4	.5			2		
12	1984	1	1	880			77			8	9			(12)		
12	1983	1	1	4			8				1			7		
12	1982	1	1	1			1				1					
12	1981	1		4												
12	1980		1				1				1					
12	1979															
12	1978															
12	1977															
12	1976	2		2												
12	1975	3	1	49			42				2			40		

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Currency British pound

Reporting territory

Form 31

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Public and products liability

								Compar registra number	tion UI	(day	month	year	Monetary units	Categ num		Reporting y territory code
							R31	214	87	GL	. 31	12	2010	000	27	3 GBP	AA
Accident	year ended		Number	of claims	Gross cla	aims paid		Gross claims carried			Gross clain broug	ns outsta ht forwa	anding d	Claims		Gross earned premiums	Claims ratio %
Month	Year		cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this finar year	ncial I	Reported	Incurred but reported		Reported	Incur	ed but not ported	(latest yea develope (other yea during th financial y (4+5+6-7	ed ars) nis vear		
			1	2	3	4		5	6		7		8	9		10	11
12	2010	11	1158	4400			4073	57957		392					8422	146614	60.3
12	2009	12	4023	4329	4604	28	3288	57905	7	156	70987	7	30221	(7859)	153257	63.9
12	2008	13	5694	4147	32050	20)375	56059	3	221	76195	5	8779	(5319)	182292	61.3
12	2007	14	6652	2012	45317	15	5849	35327	1	149	51019	Э	2750	(1444)	168959	57.8
12	2006	15	7979	1092	55070	10	867	17834		481	35008	3	878	(6704)	191243	44.1
12	2005	16	9744	289	59599	7	231	2706		134	11569	9	257	(1755)	191476	36.4
12	2004	17	10890	879	60736	1	054	1281		75	2423	3	106		(119)	198816	31.8
12	2003	18	9920	638	58129		297	274		19	302	2	35		253	166690	35.2
12	2002	19	10193	37	78769		321	120	3	149	252	2	2980		358	134089	61.4
12	2001	20	13293	488	84425	1	433	5380	4	629	8717	7	4664	(1939)	122742	78.1
Prior acciden	years	21		942		18	3236	13017	3	442	29721	1	5553		(579)		
Total (11 to 2	1)	29		19253		108	3024	247860	49	847	286193	3	56223	63	3315		
Line 29 expre	ssed in sterling	30				108	3024	247860	49	847	286193	3	56223	63	3315		

Currency British pound

Reporting territory

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance Form 31

(continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Public and products liability

		-					Compar registra number	tion UK/		day	month	year	Monetary units	Cateo num		Reporting y territory code
						R31	214	187	GL	31	12	2010	000	27	3 GBP	AA
Accident	year ended	Number	of claims	Gross cla	aims paid	Gr	ross claims carried	outstanding forward		Gross clain broug	ns outsta ht forwar		Claims		Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this finan year	cial Re	eported	Incurred but reported	not	Reported		ed but not ported	(latest yea develop (other ye during the financial y (4+5+6-7	ed ars) his /ear		
		1	2	3	4		5	6		7		8	9		10	11
12	2000	21929	230	105104	28	374	813	15	08	3290)	1502		403	116075	95.0
12	1999	23920	145	123628	34	120	1323	6	97	3552	2	1215		673	155724	82.9
12	1998	22798	265	146330	107	′63	707	5	64	8552	2	1766		1716	164461	96.3
12	1997	21605	115	121134	1	03	1649		63	3662	2	140	(1987)	161365	76.2
12	1996	19058	51	99328		12	737	:	38	1219	9	49		(481)	160574	62.3
12	1995	18748	32	117323	2	26	327	1	53	1148	3	307		(749)	189421	62.3
12	1994	19642	17	110379	1	53	1137	1	05	1270)	113		12	196545	56.9
12	1993	25262	10	117369	2	223	88			626	6	84		(399)		
12	1992	26947	3	109978		35	406		28	423	3	17		29		
12	1991	29716	2	98238		17	52		26	43	3	28		24		
12	1990	29847	2	118100		4	114		5	243	3	6		(126)		
12	1989	28472	7	89517		2	585			558	3			29		
12	1988	28069		66745		30	67			141				(44)		

Currency British pound

Reporting territory

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance Form 31

(continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Public and products liability

							Compar registra number	tion	GL/ UK/ CM	day	month	year	Monetary units	Categ numl		Reporting y territory code
						R31	1 214	187	GL	31	12	2010	000	273	3 GBP	AA
Accident	year ended	Number	of claims	Gross cl	aims paid		Gross claims carried		ing	Gross clair broud	ns outsta I <u>ht forwa</u>		Claims		Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding 2	In previous financial years	In this finar year 4	ncial	Reported	Incurred repor	ted	Reported 7	Incur	red but not ported	(latest yea develope (other yea during th financial y (4+5+6-7 9	ed ars) nis rear	10	11
12	1987	32743	2 6	3 69047	4		5 80	0		15	2	0	9	(72)	10	
12	1986	33358	5	56366		5	1477			147	0			12		
12	1985	34889	6	43601		3	612		116	58	7	131		13		
12	1984	41831	4	42778		5	87			9	4	3		(5)		
12	1983	44633	1	40327		15	7			4	2	3		(23)		
12	1982	44610	2	32176		83	307			14	4			246		
12	1981	41477	3	23972			221			26	2			(41)		
12	1980	34944	4	22985		3	149			15	2					
12	1979	36125	3	17965			2			6	9	21		(88)		
12	1978	34056	2	18187			108		10	9	6	11		11		
12	1977	33237	1	12619		66	151			2	4			193		
12	1976	41079	2	14793		4	278		26	36	2	28		(82)		
12	1975	38446	24	41572		190	1533		103	154	0	129		157		

Currency British pound

Reporting territory

Form 32

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Motor other

							_	reg	istration	GL/ UK/ CM	day	month	year	Monetary units	Category number		Reporting territory code
								R32	21487	GL	31	12	2010	000	223	GBP	AA
Accident y	ear ended		Number	of claims	Gross cla	aims paid		ns outstanding d forward		ns outstanding ht forward		Claims incurred	Gross e	arned Clair	ns ratio %	Vehicle years (000's)	Claims frequency %
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred b not reporte	ed o fina	est year) or eveloped ther years) luring this ancial year I+5+6-7-8)	promit			(0000)	inequoiney /s
			1	2	3	4	5	6	7	8		9	10		11	12	13
12	2010	11	12761	10390		10938	17534	3226				31698	4	7075	67.3	119	19.5
12	2009	12	15093	4822	10769	10927	11155	296	20658	28	50	(1140)	4	7987	69.1	100	19.9
12	2008	13	19613	4420	25031	6059	14877	177	22404	. 3	19	(1610)	4	7631	96.9	103	23.3
12	2007	14	24938	2871	33563	3170	6185	79	8529		37	818	5	4548	78.8	121	23.0
12	2006	15	24442	1420	33053	3662	4017	39	8060		28	(370)	6	5298	62.4	122	21.2
12	2005	16	26244	1081	32669	1571	3590	44	5920		11	(726)	6	2357	60.7	114	24.0
12	2004	17	24992	74	33460	986	1557	31	4271		4	(1701)	7	5548	47.7	138	18.2
12	2003	18	21535	35	23802	128	4725	8	5207	,	1	(347)	5	4923	52.2	105	20.5
12	2002	19	23978	5	26910	15	368	3	316	;	1	69	5	1202	53.3	102	23.5
12	2001	20	25465	2	43882	99	93	1	439			(246)	6	0773	72.5	128	19.9
Prior accide	ent years	21		316		660	455		1089			26					
Total (11	to 21)	29		25436		38215	64556	3904	76893	33	11	26471					
Line 29 express sterling	ssed in	30				38215	64556	3904	76893	33	11	26471					

Currency British pound

Reporting territory

General insurance business (underwriting year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance Form 34

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2010

FSA general insurance business reporting category

Aviation liability (including liability part of airline packages)

						Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Curren code	
					R34	21487	GL	31	12	2010	000	331	USD	ww
Under year e			Gross cla	aims paid	Gross claims carried		Gross clai brou	ims ou ght for			Claims incurred	Gross pre writt		Claims ratio %
Month	Year		In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Ir	curred but reported	not	latest year) or developed (other years) during this inancial year (2+3+4-5-6)			
			1	2	3	4	5		6		7	8		9
12	2010	11												
12	2009	12												
12	2008	13												
12	2007	14												
12	2006	15												
12	2005	16												
12	2004	17												
12	2003	18	14111	1230	1915	586	717	78	3	734	(718	1)	81538	21.9
12	2002	19	32076	1041	4608	1411	503	35	3	831	(180	6)	116677	33.5
12	2001	20	59872	6508	4539	1390	1295	55	33	354	(3387)	2)	126006	57.4
Prior underwriting years	3	21		43564	105155	29552	15523	39	12	346	1068	6		
Total (11 to 21)		29		52343	116217	32939	18040	07	53	265	(3217	3)		
Line 29 expressed in st	erling	30		33433	74232	21039	11523	32	34	022	(2055	0)		

Currency US dollar

Reporting territory World Wide

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General insurance business (underwriting year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance Form 34

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Marine liability

						Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Curren code	
					R34	21487	GL	31	12	2010	000	341	USD	ww
	writing ended		Gross cla	aims paid	Gross claims carried		Gross clai broug	ms out ght forv			Claims incurred	Gross pro writt		Claims ratio %
Month	Year		In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	In	curred but reported	not	(latest year) or developed (other years) during this financial year (2+3+4-5-6)			
			1	2	3	4	5		6		7	8		9
12	2010	11												
12	2009	12												
12	2008	13												
12	2007	14												
12	2006	15												
12	2005	16												
12	2004	17												
12	2003	18												
12	2002	19												
12	2001	20												
Prior underwriting years	S	21		19755	92568	28175	10781	3	27	720	496	5		
Total (11 to 21)		29		19755	92568	28175	10781	3	27	720	496	5		
Line 29 expressed in st	terling	30		12618	59126	17996	6886	64	17	706	317	D		

Currency US dollar

Reporting territory World Wide

Currency rates Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

		Company registration number	GL/ UK/ CM	day	month	year
	R36	21487	GL	31	12	2010
Name of currency		Currency	code		of units sterling	to £
US dollar		USE)		1.5	565600
Euro		EUF	र		1.1	67000

Equalisation provisions

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

						Company registratio number	GL/ MUK/ CM		day	month	year	units
					R37	2148	7 (GL	31	12	2010	£000
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Busines grouping (nuclea	j D	Business grouping E on-proportio treaty)	=	All bus group			nsurance ness
Calculation of the maximum provision		1	2	3	4		5		6			7
Total net premiums written in the previous 4 years	11	5878007	355771	30187								
Net premiums written in the current year	12	1119735	95802	3834								2
Maximum provision	13	279910	18063	2722						300695		
Calculation of the transfer to/from the provision	•							•				
Equalisation provision brought forward	21									320754		
Transfers in	22	33592	2874	230						36696		
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									357450		
Excess, if any, of 26 over 13	27									56755		
Equalisation provision carried forward (26-27)	28									300695		
Transfer in/(out) for financial year (28-21)	29									(20059)		

Equalisation provisions technical account: Accident year accounting

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended **31st December 2010**

					Company registration number	GL/ UK/ CM		day	montl	n year	units
				R38	21487	Ģ)L	31	12	2010	£000
		Business grouping A (property)	Busii group (busi interru	ing B ness	Business grouping C (marine and aviation)		grou	siness uping [uclear)) c	Busin groupi (non-prop treat	ng E ortional
Other than credit business	_	1	2	2	3			4		5	
Net premiums earned	11	1132745		95802	55	91					
Claims incurred net of reinsurance	12	619611		28990	46	61					
Trigger claims value	13	821240		69456	53	11					
Abnormal loss	19										
Trigger claims	s ratio	72.5 %	72.5	5 %	95 %		2	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

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2010

0101 MODIFICATION TO THE RETURN

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

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

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

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

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

0112 GROUP COMPANY DISCLOSURE

The following companies are included in this Group return:

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

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

Form 1

Statement of solvency – general insurance business

Name of insurer	Consolidated Adjustments
Global business	

Financial year ended

31st December 2010

Solo solvency calculation

	Company registration number	GL/UK/CM	day month year	units
R1		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	(9419169)	(7963989)
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	(9419169)	(7963989)

Guarantee fund

Guarantee fund requirement	21	(6217619)	(5955434)
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	(3201550)	(2008555)

Minimum capital requirement (MCR)

General insurance capital requirement	31	(66885)	(74005)
Base capital resources requirement	33	(23278)	(23952)
Individual minimum capital requirement	34	(72881)	(80177)
Capital requirements of regulated related undertakings	35	(6186181)	(5922300)
Minimum capital requirement (34+35)	36	(6259062)	(6002477)
Excess (deficiency) of available capital resources to cover 50% of MCR	37	(6289638)	(4962750)
Excess (deficiency) of available capital resources to cover 75% of MCR	38	(4724873)	(3462132)

Capital resources requirement (CRR)

Capital resources requirement	41	(6259062)	(6002477)
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	(3160107)	(1961512)

Statement of solvency – general insurance business

Name of insurer Aviva International Insurance Limited Global business

Financial year ended **31st December 2010**

Adjusted Solo solvency calculation

	Company registration number	GL/UK/CM	day month year	units
R1	21487	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	8747161	8494917
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	8747161	8494917

Guarantee fund

Guarantee fund requirement	21	6258949	5990234
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	2488212	2504683

Minimum capital requirement (MCR)

General insurance capital requirement	31	345463	357103
Base capital resources requirement	33	3040	3128
Individual minimum capital requirement	34	345463	357103
Capital requirements of regulated related undertakings	35	6143795	5871200
Minimum capital requirement (34+35)	36	6489258	6228303
Excess (deficiency) of available capital resources to cover 50% of MCR $% \left({{\rm MCR}} \right)$	37	5502532	5380766
Excess (deficiency) of available capital resources to cover 75% of MCR	38	3880218	3823690

Capital resources requirement (CRR)

Capital resources requirement	41	6489258	6228303
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	2257903	2266614

Contingent liabilities

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15			
	51	1704000	1748000

Statement of solvency – general insurance business

Name of insurer	Aviva Insurance Limited
Global business	

Financial year ended **31st December 2010**

Adjusted Solo solvency calculation

	Company registration number	GL/UK/CM	day month year	units
R1	SC2116	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	9233298	7891131
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	9233298	7891131

Guarantee fund

Guarantee fund requirement	21	5940653	5656949
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	3292645	2234182

Minimum capital requirement (MCR)

General insurance capital requirement	31	261802	271348
Base capital resources requirement	33	3040	3128
Individual minimum capital requirement	34	261802	271348
Capital requirements of regulated related undertakings	35	5853386	5566500
Minimum capital requirement (34+35)	36	6115188	5837848
Excess (deficiency) of available capital resources to cover 50% of MCR	37	6175704	4972207
Excess (deficiency) of available capital resources to cover 75% of MCR	38	4646907	3512745

Capital resources requirement (CRR)

Capital resources requirement	41	6115188	5837848
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	3118110	2053283

Contingent liabilities

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51		
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Name of insurer	CGU Bonus Limited
Global business	

Financial year ended

31st December 2010

Solo solvency calculation	Company registration number	GL/UK/CM	day month year	units
R1	SC8140	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	190094	199923
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	190094	199923

Guarantee fund

Guarantee fund requirement	21	4244	6600
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	185850	193323

Minimum capital requirement (MCR)

General insurance capital requirement	31	12731	19799
Base capital resources requirement	33	3040	3128
Individual minimum capital requirement	34	12731	19799
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	12731	19799
Excess (deficiency) of available capital resources to cover 50% of MCR	37	183729	190023
Excess (deficiency) of available capital resources to cover 75% of MCR	38	180546	185074

Capital resources requirement (CRR)

Capital resources requirement	41	12731	19799
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	177363	180124

Contingent liabilities

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 1551
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Form 1

Returns under the Accounts and Statements Rules Supplementary Notes to the Return Aviva International Insurance Limited Financial year ended 31 December 2010 Group solvency calculation Note 0112 continued

Statement of solvency – general insurance business

Name of insurer	CGU Underwriting Limited
Global business	

Financial year ended **31st December 2010**

Solo solvency calculation

	Company registration number	GL/UK/CM	day month year	units
R1	94405	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	112279	135978
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	112279	135978

Guarantee fund

Guarantee fund requirement	21	11731	12972
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	100548	123006

Minimum capital requirement (MCR)

General insurance capital requirement	31	35193	38916
Base capital resources requirement	33	3040	3128
Individual minimum capital requirement	34	35193	38916
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	35193	38916
Excess (deficiency) of available capital resources to cover 50% of MCR	37	94683	116520
Excess (deficiency) of available capital resources to cover 75% of MCR	38	85884	106791

Capital resources requirement (CRR)

Capital resources requirement	41	35193	38916
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	77086	97062

Form 1

Returns under the Accounts and Statements Rules Supplementary Notes to the Return Aviva International Insurance Limited Financial year ended 31 December 2010 Group solvency calculation Note 0112 continued

Name of insurer	Hamilton 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	1655888	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	33297	58066
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	33297	58066

Guarantee fund

Guarantee fund requirement	21	3040	3418
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	30257	54648

Minimum capital requirement (MCR)

General insurance capital requirement	31	7062	10253
Base capital resources requirement	33	3040	3128
Individual minimum capital requirement	34	7062	10253
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	7062	10253
Excess (deficiency) of available capital resources to cover 50% of MCR	37	29766	52939
Excess (deficiency) of available capital resources to cover 75% of MCR	38	28000	50376

Capital resources requirement (CRR)

Capital resources requirement	41	7062	10253
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	26235	47813

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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Form 1

Returns under the Accounts and Statements Rules Supplementary Notes to the Return Aviva International Insurance Limited Financial year ended 31 December 2010 Group solvency calculation Note 0112 continued

Name of insurer Global business The Ocean Marine Insurance Company Limited

Financial year ended

31st December 2010

Solo solvency calculation	Company registration number	GL/UK/CM	day month year	units
R1	27204	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	27020	28820
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	27020	28820

Guarantee fund

Guarantee fund requirement	21	3040	3128
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	23980	25692

Minimum capital requirement (MCR)

General insurance capital requirement	31	4999	5446
Base capital resources requirement	33	3040	3128
Individual minimum capital requirement	34	4999	5446
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	4999	5446
Excess (deficiency) of available capital resources to cover 50% of MCR	37	24520	26097
Excess (deficiency) of available capital resources to cover 75% of MCR	38	23271	24735

Capital resources requirement (CRR)

Capital resources requirement	41	4999	5446
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	22021	23374

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 1551			51		
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Name of insurer	RAC Insurance Limited
Global business	

Financial year ended

31st December 2010

Solo solvency calculation	Company registration number	GL/UK/CM	day month year	units
R1	2355834	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	17289	18587
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	17289	18587

Guarantee fund

Guarantee fund requirement	21	1998	2056
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	15291	16531

Minimum capital requirement (MCR)

General insurance capital requirement	31	2898	3394
Base capital resources requirement	33	1998	2056
Individual minimum capital requirement	34	2898	3394
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	2898	3394
Excess (deficiency) of available capital resources to cover 50% of MCR	37	15840	16890
Excess (deficiency) of available capital resources to cover 75% of MCR	38	15116	16042

Capital resources requirement (CRR)

Capital resources requirement	41	2898	3394
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	14391	15193

Contingent liabilities

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 1551
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Statement of solvency – general insurance business

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

Financial year ended

31st December 2010

Solo solvency calculation	Company registration number	GL/UK/CM	day month year	units
R1	1054	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	6843	9986
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	6843	9986

Guarantee fund

Guarantee fund requirement	21	3040	3128
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	3803	6858

Minimum capital requirement (MCR)

General insurance capital requirement	31	84	84
Base capital resources requirement	33	3040	3128
Individual minimum capital requirement	34	3040	3128
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	3040	3128
Excess (deficiency) of available capital resources to cover 50% of MCR	37	5323	8422
Excess (deficiency) of available capital resources to cover 75% of MCR	38	4563	7640

Capital resources requirement (CRR)

Capital resources requirement	41	3040	3128
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	3803	6858

Contingent liabilities

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

Name of insurer The World Auxiliary Insurance Corporation Limited Global business

Financial year ended

31st December 2010

Solo solvency calculation	Company registration number	GL/UK/CM	day month year	units
R1	158900	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	9861	10230
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	9861	10230

Guarantee fund

Guarantee fund requirement	21	3040	3128
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	6821	7102

Minimum capital requirement (MCR)

General insurance capital requirement	31		
Base capital resources requirement	33	3040	3128
Individual minimum capital requirement	34	3040	3128
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	3040	3128
Excess (deficiency) of available capital resources to cover 50% of MCR	37	8341	8666
Excess (deficiency) of available capital resources to cover 75% of MCR	38	7581	7884

Capital resources requirement (CRR)

Capital resources requirement	41	3040	3128
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	6821	7102

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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Form 3 (Sheet 1)

Components of cap	oital resources
Name of insurer	Consolidated
	Adjustments

Global business Financial year ended

31st December 2010

		Company registration number	GL/UK/CM	day month year	Units
	R3		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	(8088312)		(8088312)	(8034312)
Profit and loss account and other reserves	12	(7561493)		(7561493)	(4126798)
Share premium account	13	(143)		(143)	(3049143)
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16	647783		647783	1149510
Core tier one capital (sum of 11 to 16)	19	(15002165)		(15002165)	(14060743)
Tier one waivers					
Unpaid share capital/unpaid initial funds and calls for supplementary contributions	21				
Implicit items	22				
Tier one waivers in related undertakings	23				
Total tier one waivers as restricted (21+22+23)	24				
Other tier one capital			•		
Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				
Total tier one capital before deductions (19+24+25+26+27+28)	31	(15002165)		(15002165)	(14060743)
Investments in own shares	32				
Intangible assets	33	19600		19600	19600
Amounts deducted from technical provisions for discounting	34	94		94	38
Other negative valuation differences	35	533		533	7226
Deductions in related undertakings	36	(4839410)		(4839410)	(4750073)
Deductions from tier one (32 to 36)	37	(4819183)		(4819183)	(4723209)
Total tier one capital after deductions (31-37)	39	(10182982)		(10182982)	(9337534)

Form 3 (Sheet 2)

Components of cap	ital resources
Name of insurer	Consolidated
	Adjustments

Global business Financial year ended

before deductions (61-62-63)

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
F	र3	GL	31 12 2010	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
	1	2	3	4

Tier two capital Implicit items, (tier two waivers and 41 amounts excluded from line 22) Perpetual non-cumulative preference 42 shares excluded from line 25 Innovative tier one capital excluded 43 from line 27 Tier two waivers, innovative tier one capital and perpetual non-cumulative 44 preference shares treated as tier two capital (41 to 43) Perpetual cumulative preference 45 shares Perpetual subordinated debt and 46 securities Upper tier two capital in related 47 (102700) (102700) (107000)undertakings Upper tier two capital (44 to 47) 49 (102700) (107000) (102700) Fixed term preference shares 51 Other tier two instruments 52 Lower tier two capital in related 53 (285700) (285700) (304800) undertakings (285700) (285700) (304800) Lower tier two capital (51+52+53) 59 Total tier two capital before 61 (388400) (388400) (411800) restrictions (49+59) Excess tier two capital 62 Further excess lower tier two capital 63 Total tier two capital after restrictions, 69 (388400) (388400) (411800)

Form 3 (Sheet 3)

Components of ca	pital resources
Name of insurer	Consolidated
	Adjustments

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R3		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	71			
Total capital resources before deductions (39+69+71)	72	(10571382)	(10571382)	(9749334)
Inadmissible assets other than intangibles and own shares	73	(222969)	(222969)	(686154)
Assets in excess of market risk and counterparty limits	74	(929244)	(929244)	(1099191)
Deductions for related ancillary services undertakings	75			
Deductions for regulated non- insurance related undertakings	76			
Deductions of ineligible surplus capital	77			
Total capital resources after deductions (72-73-74-76-77)	79	(9419169)	(9419169)	(7963989)

Available capital resources for GENPRU/INSPRU tests

Available capital resources for guarantee fund requirement	81	(9419169)	(9419169)	(7963989)
Available capital resources for 50% MCR requirement	82	(9419169)	(9419169)	(7963989)
Available capital resources for 75% MCR requirement	83	(9419169)	(9419169)	(7963989)

Financial engineering adjustments

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

Form 3 (Sheet 1)

Components of capital resources

Name of insurer Aviva International Insurance Limited

Global business Financial year ended

31st December 2010

		Company registration		dev mentle veren	
	R3	number 21487	GL/UK/CM GL	day month year	Units £000
	110	General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year 4
Core tier one capital					
Permanent share capital	11	7650430		7650430	7650430
Profit and loss account and other reserves	12	7094570		7094570	7453570
Share premium account	13	2639000		2639000	2639000
Positive valuation differences	14				
Fund for future appropriations Core tier one capital in related	15 16				
undertakings		(271883)		(271883)	(1599000)
Core tier one capital (sum of 11 to 16) Tier one waivers	19	17112117		17112117	16144000
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 Innovative tier one capital in related undertakings	27 28				
Total tier one capital before deductions (19+24+25+26+27+28)	31	17112117		17112117	16144000
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34	184200		184200	204800
Other negative valuation differences	35	121960		121960	124000
Deductions in related undertakings	36	4738046		4738046	4526043
Deductions from tier one (32 to 36) Total tier one capital after deductions (31-37)	37 39	5044206 12067911		5044206	4854843

Form 3 (Sheet 2)

Components of capital resources Name of insurer Aviva International Insurance Limited

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
 R3	21487	GL	31 12 2010	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
	1	2	3	4

Tier two capital

Implicit items, (tier two waivers and amounts excluded from line 22)	41			
Perpetual non-cumulative preference shares excluded from line 25	42			
Innovative tier one capital excluded from line 27	43			
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44			
Perpetual cumulative preference shares	45			
Perpetual subordinated debt and securities	46			
Upper tier two capital in related undertakings	47	102700	102700	107000
Upper tier two capital (44 to 47)	49	102700	102700	107000
	54			
Fixed term preference shares	51			
Other tier two instruments	52			
Lower tier two capital in related undertakings	53	285700	285700	304800
Lower tier two capital (51+52+53)	59	285700	285700	304800
Total tier two capital before restrictions (49+59)	61	388400	388400	411800
Excess tier two capital	62			
Further excess lower tier two capital	63			
Total tier two capital after restrictions, before deductions (61-62-63)	69	388400	388400	411800

Form 3 (Sheet 3)

Components of capital resources Name of insurer Aviva International Insurance Limited

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R	3 21487	GL	31 12 2010	£000
	General	Long-term	Total as at the end	Total as at the end
	insurance	insurance	of this financial	of the previous
	business	business	year	year
	1	2	3	4

Total capital resources

Positive adjustments for regulated non-insurance related undertakings	71			
Total capital resources before deductions (39+69+71)	72	12456311	12456311	11700957
Inadmissible assets other than intangibles and own shares	73	2330045	2330045	1584340
Assets in excess of market risk and counterparty limits	74	1379105	1379105	1621700
Deductions for related ancillary services undertakings	75			
Deductions for regulated non- insurance related undertakings	76			
Deductions of ineligible surplus capital	77			
Total capital resources after deductions (72-73-74-76-77)	79	8747161	8747161	8494917

Available capital resources for GENPRU/INSPRU tests

Available capital resources for guarantee fund requirement	81	8747161	8747161	8494917
Available capital resources for 50% MCR requirement	82	8747161	8747161	8494917
Available capital resources for 75% MCR requirement	83	8747161	8747161	8494917

Financial engineering adjustments

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

 Components of capital resources

 Name of insurer
 Aviva Insurance Limited

Global business Financial year ended

31st December 2010

		Company registration number	GL/UK/CM	day month year	Units
	R3	SC2116	GL/OK/CIM	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	7638000		7638000	7584000
Profit and loss account and other reserves	12	7494000		7494000	4041000
Share premium account	13				3049000
Positive valuation differences	14				
Fund for future appropriations Core tier one capital in related undertakings	15 16	(647800)		(647800)	(1149510)
Core tier one capital (sum of 11 to 16)	19	14484200		14484200	13524490
Tier one waivers					
Unpaid share capital/unpaid initial funds and calls for supplementary contributions	21				
Implicit items	22				
Tier one waivers in related undertakings	23				
Total tier one waivers as restricted (21+22+23)	24				
Other tier one capital				-	
Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				
Total tier one capital before deductions (19+24+25+26+27+28)	31	14484200		14484200	13524490
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34	68300		68300	65900
Other negative valuation differences	35	136071		136071	134400
Deductions in related undertakings	36	4561948		4561948	4504006
Deductions from tier one (32 to 36)	37	4766319		4766319	4704306
Total tier one capital after deductions (31-37)	39	9717881		9717881	8820184

Form 3 (Sheet 1)

 Components of capital resources

 Name of insurer
 Aviva Insurance Limited

Global business Financial year ended

31st December 2010

_	Company registration number	GL/UK/CM	day month year	units
	R3 SC2116	GL	31 12 2010	£000
	General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year	Total as at the end of the previous year 4

Tier two capital

Implicit items, (tier two waivers and amounts excluded from line 22)	41			
Perpetual non-cumulative preference shares excluded from line 25	42			
Innovative tier one capital excluded from line 27	43			
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44			
Perpetual cumulative preference shares	45			
Perpetual subordinated debt and securities	46			
Upper tier two capital in related undertakings	47	102700	102700	107000
Upper tier two capital (44 to 47)	49	102700	102700	107000
Fixed term preference shares	51			
Other tier two instruments	52			
Lower tier two capital in related undertakings	53	285700	285700	304800
Lower tier two capital (51+52+53)	59	285700	285700	304800
Total tier two capital before	61			
restrictions (49+59)	••	388400	388400	411800
Excess tier two capital	62			
Further excess lower tier two capital	63			
Total tier two capital after restrictions, before deductions (61-62-63)	69	388400	388400	411800

Form 3 (Sheet 2)

Components of capital resources Name of insurer Aviva Insurance Limited

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R3	SC2116	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	71			
Total capital resources before deductions (39+69+71)	72	10106281	10106281	9231984
Inadmissible assets other than intangibles and own shares	73	253172	253172	723359
Assets in excess of market risk and counterparty limits	74	619811	619811	617494
Deductions for related ancillary services undertakings	75			
Deductions for regulated non- insurance related undertakings	76			
Deductions of ineligible surplus capital	77			
Total capital resources after deductions (72-73-74-76-77)	79	9233298	9233298	7891131

Available capital resources for GENPRU/INSPRU tests

Available capital resources for guarantee fund requirement	81	9233298	9233298	7891131
Available capital resources for 50% MCR requirement	82	9233298	9233298	7891131
Available capital resources for 75% MCR requirement	83	9233298	9233298	7891131

Financial engineering adjustments

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

Form 3 (Sheet 3)

Components of capital resources Name of insurer CGU Bonus Limited

Global business Financial year ended

31st December 2010

		Company registration number	GL/UK/CM	day month y	/ear	Units
	R3	SC8140	GL		2010	£000
Core tier one capital		General insurance business 1	Long-term insurance business 2	Total as at the of this financy year 3		Total as at the end of the previous year 4
Permanent share capital	11	157000		1	57000	157000
Profit and loss account and other reserves	12	43976			43976	59861
Share premium account	13					
Positive valuation differences	14					
Fund for future appropriations Core tier one capital in related undertakings	15 16					
Core tier one capital (sum of 11 to 16)	19	200976		2	00976	216861
Tier one waivers			L			
Unpaid share capital/unpaid initial funds and calls for supplementary contributions	21					
Implicit items	22					
Tier one waivers in related undertakings	23					
Total tier one waivers as restricted (21+22+23)	24					
Other tier one capital						
Perpetual non-cumulative preference shares as restricted	25					
Perpetual non-cumulative preference shares in related undertakings	26					
Innovative tier one capital as restricted	27					
Innovative tier one capital in related undertakings	28					
Total tier one capital before deductions (19+24+25+26+27+28)	31	200976		2	00976	216861
Investments in own shares	32					
Intangible assets	33					
Amounts deducted from technical provisions for discounting	34	6042			6042	6257
Other negative valuation differences	35	4584			4584	10045
Deductions in related undertakings Deductions from tier one (32 to 36)	36 37	10626			10626	16302
Total tier one capital after		10020			10020	10302
deductions (31-37)	39	190350		1	90350	200559

Components of capital resources Name of insurer CGU Bonus Limited

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R3	SC8140	GL	31 12 2010	£000
	General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year	Total as at the end of the previous year
	1	2	3	

Tier two capital

Implicit items, (tier two waivers and		
amounts excluded from line 22)	41	
Perpetual non-cumulative preference	42	
shares excluded from line 25		
Innovative tier one capital excluded	43	
from line 27	43	
Tier two waivers, innovative tier one		
capital and perpetual non-cumulative		
preference shares treated as tier two	44	
capital (41 to 43)		
Perpetual cumulative preference		
shares	45	
Perpetual subordinated debt and		
	46	
securities		
Upper tier two capital in related	47	
undertakings		
Upper tier two capital (44 to 47)	49	
Fixed term preference shares	51	
Other tier two instruments	52	
Lower tier two capital in related	50	
undertakings	53	
Lower tier two capital (51+52+53)	59	
		1
Total tier two capital before		
restrictions (49+59)	61	
Excess tier two capital	62	
	63	
Further excess lower tier two capital	03	
Total tier two capital after restrictions,	69	
before deductions (61-62-63)		

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Form 3 (Sheet 2)

Components of capital resources Name of insurer CGU Bonus Limited

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
 R3	SC8140	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	71			
Total capital resources before deductions (39+69+71)	72	190350	190350	200559
Inadmissible assets other than intangibles and own shares	73	256	256	636
Assets in excess of market risk and counterparty limits	74			
Deductions for related ancillary services undertakings	75			
Deductions for regulated non- insurance related undertakings	76			
Deductions of ineligible surplus capital	77			
Total capital resources after deductions (72-73-74-76-77)	79	190094	190094	199923

Available capital resources for GENPRU/INSPRU tests

Available capital resources for guarantee fund requirement	81	190094	190094	199923
Available capital resources for 50% MCR requirement	82	190094	190094	199923
Available capital resources for 75% MCR requirement	83	190094	190094	199923

Financial engineering adjustments

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

Form 3 (Sheet 3)

Components of capital resources

Name of insurer

CGU Underwriting Limited

Global business Financial year ended **31st December 2010**

		Company registration number	GL/UK/CM	day month year	Units
	R3	94405	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	185000		185000	185000
Profit and loss account and other reserves	12	(13310)		(13310)	(30104)
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations Core tier one capital in related undertakings	15 16				
Core tier one capital (sum of 11 to 16)	19	171690		171690	154896
Tier one waivers	10	111000		111000	101000
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				1	
Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				
Total tier one capital before deductions (19+24+25+26+27+28)	31	171690		171690	154896
Investments in own shares	32				
Intangible assets Amounts deducted from technical	33				
provisions for discounting	34				
Other negative valuation differences	35	10976		10976	7853
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	10976		10976	7853
Total tier one capital after deductions (31-37)	39	160714		160714	147043

Components of capital resources

Form 3 (Sheet 2)

Name of insurer CGU Underwriting Limited

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R3	94405	GL	31 12 2010	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
	1	2	3	4

Tier two capital

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

Form 3 (Sheet 3)

Components of capital resources Name of insurer CGU Underwriting Limited

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R3	94405	GL	31 12 2010	£000
	General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year	Total as at the end of the previous year
	R3	registration number R3 94405 General insurance	registration numberR394405GLGeneral insuranceLong-term insurance	registration numberday month yearR394405GL31122010General insuranceLong-term insuranceTotal as at the end of this financial

Total capital resources

Positive adjustments for regulated non-insurance related undertakings	71			
Total capital resources before deductions (39+69+71)	72	160714	160714	147043
Inadmissible assets other than intangibles and own shares	73	213	213	19
Assets in excess of market risk and counterparty limits	74	48222	48222	11046
Deductions for related ancillary services undertakings	75			
Deductions for regulated non- insurance related undertakings	76			
Deductions of ineligible surplus capital	77			
Total capital resources after deductions (72-73-74-76-77)	79	112279	112279	135978

Available capital resources for GENPRU/INSPRU tests

Available capital resources for guarantee fund requirement	81	112279	112279	135978
Available capital resources for 50% MCR requirement	82	112279	112279	135978
Available capital resources for 75% MCR requirement	83	112279	112279	135978

Financial engineering adjustments

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

Components of capital resources

Name of insurer Hamilton Insurance Company Limited

Global business Financial year ended **31st December 2010**

		Company registration number	GL/UK/CM	day month year	Units
	R3	1655888	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	33212		33212	33212
Profit and loss account and other	12	3301		3301	26334
reserves					
Share premium account	13	93		93	93
Positive valuation differences	14				
Fund for future appropriations Core tier one capital in related	15				
undertakings	16				
Core tier one capital (sum of 11 to 16)	19	36606		36606	59639
Tier one waivers	13	30000		30000	55055
Unpaid share capital/unpaid initial					
funds and calls for supplementary	21				
contributions					
Implicit items	22				
Tier one waivers in related	23				
undertakings	23				
Total tier one waivers as restricted	24				
(21+22+23)					
Other tier one capital			1	1	
Perpetual non-cumulative preference	25				
shares as restricted Perpetual non-cumulative preference					
shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related					
undertakings	28				
Total tier one capital before					
deductions (19+24+25+26+27+28)	31	36606		36606	59639
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical	34				
provisions for discounting					
Other negative valuation differences	35	364		364	346
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	364		364	346
Total tier one capital after	39	36242		36242	59293
deductions (31-37)					

Form 3 (Sheet 1)

Form 3 (Sheet 2)

Components of capital resources

Name of insurer Hamilton Insurance Company Limited

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R3	1655888	GL	31 12 2010	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
	1	2	3	4

Tier two capital

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

Form 3 (Sheet 3)

Components of capital resources

Name of insurer Hamilton Insurance Company Limited

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R3	1655888	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	71			
Total capital resources before deductions (39+69+71)	72	36242	36242	59293
Inadmissible assets other than intangibles and own shares	73			
Assets in excess of market risk and counterparty limits	74	2945	2945	1227
Deductions for related ancillary services undertakings	75			
Deductions for regulated non- insurance related undertakings	76			
Deductions of ineligible surplus capital	77			
Total capital resources after deductions (72-73-74-76-77)	79	33297	33297	58066

Available capital resources for GENPRU/INSPRU tests

Available capital resources for guarantee fund requirement	81	33297	33297	58066
Available capital resources for 50% MCR requirement	82	33297	33297	58066
Available capital resources for 75% MCR requirement	83	33297	33297	58066

Financial engineering adjustments

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

Components of capital resources

Name of insurer The Ocean Marine Insurance Company Limited

Global business Financial year ended

31st December 2010

		Company registration number	GL/UK/CM	day month year	Units
	R3	27204	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	59500		59500	59500
Profit and loss account and other reserves	12	4704		4704	4555
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations Core tier one capital in related undertakings	15 16				
Core tier one capital (sum of 11 to 16)	19	64204		64204	64055
Tier one waivers		01204	l		0,1000
Unpaid share capital/unpaid initial funds and calls for supplementary contributions	21				
Implicit items	22				
Tier one waivers in related undertakings	23				
Total tier one waivers as restricted (21+22+23)	24				
Other tier one capital					
Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				
Total tier one capital before deductions (19+24+25+26+27+28)	31	64204		64204	64055
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35				
Deductions in related undertakings	36 37				
Deductions from tier one (32 to 36) Total tier one capital after deductions (31-37)	37 39	64204		64204	64055

Components of capital resources

Name of insurer The Ocean Marine Insurance Company Limited

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R	3 27204	GL	31 12 2010	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
	1	2	3	4

Tier two capital

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

Form 3 (Sheet 2)

Form 3 (Sheet 3)

Components of capital resources

Name of insurer The Ocean Marine Insurance Company Limited

Global business Financial year ended

31st December 2010

	R3	number 27204 General	GL/UK/CM GL Long-term	day month year31122010Total as at the end	units £000 Total as at the end
		insurance business	insurance business	of this financial year	of the previous year

Total capital resources

Positive adjustments for regulated non-insurance related undertakings	71			
Total capital resources before deductions (39+69+71)	72	64204	64204	64055
Inadmissible assets other than intangibles and own shares	73			
Assets in excess of market risk and counterparty limits	74	37184	37184	35235
Deductions for related ancillary services undertakings	75			
Deductions for regulated non- insurance related undertakings	76			
Deductions of ineligible surplus capital	77			
Total capital resources after deductions (72-73-74-76-77)	79	27020	27020	28820

Available capital resources for GENPRU/INSPRU tests

Available capital resources for guarantee fund requirement	81	27020	27020	28820
Available capital resources for 50% MCR requirement	82	27020	27020	28820
Available capital resources for 75% MCR requirement	83	27020	27020	28820

Financial engineering adjustments

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

Components of capital resources

Name of insurer

RAC Insurance Limited

Global business Financial year ended **31st December 2010**

		Company registration number	GL/UK/CM	day month year	Units
	R3	2355834	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	5500		5500	5500
Profit and loss account and other	12	20903		20903	13356
reserves	12	20903		20903	13330
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related	16				
undertakings					
Core tier one capital (sum of 11 to 16)	19	26403		26403	18856
Tier one waivers					
Unpaid share capital/unpaid initial	~ 1				
funds and calls for supplementary	21				
contributions					
Implicit items	22				
Tier one waivers in related	23				
undertakings					
Total tier one waivers as restricted (21+22+23)	24				
Other tier one capital					
Perpetual non-cumulative preference	25				
shares as restricted	25				
Perpetual non-cumulative preference	26				
shares in related undertakings					
Innovative tier one capital as restricted	27				
Innovative tier one capital in related	28				
undertakings	20				
Total tier one capital before	31	26403		26403	18856
deductions (19+24+25+26+27+28)		20403		20403	00001
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical	34				
provisions for discounting					
Other negative valuation differences	35				
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37				
Total tier one capital after	39	26403		26403	18856
deductions (31-37)	33	20403		20403	10000

Form 3 (Sheet 1)

Components of capital resources Name of insurer RAC Insurance Limited

Global business Financial year ended

31st December 2010

834 GL		
534 GL	31 12 2010	£000
eral Long-terr ince insuranc ess business	e of this financial year	

Tier two capital

•				
Implicit items, (tier two waivers and	41			
amounts excluded from line 22)				
Perpetual non-cumulative preference	42			
shares excluded from line 25	42			
Innovative tier one capital excluded	43			
from line 27	43			
Tier two waivers, innovative tier one				
capital and perpetual non-cumulative	44			
preference shares treated as tier two	44			
capital (41 to 43)				
Perpetual cumulative preference				
shares	45			
Perpetual subordinated debt and	46			
securities	40			
Upper tier two capital in related	47			
undertakings	47			
Upper tier two capital (44 to 47)	49			
Fixed term preference shares	51			
Other tier two instruments	52			
Lower tier two capital in related	50			
undertakings	53			
Lower tier two capital (51+52+53)	59			
Total tier two capital before	61			
restrictions (49+59)	01			
Excess tier two capital	62			
Further excess lower tier two capital	63			
Total tier two capital after restrictions,				
before deductions (61-62-63)	69			
			l	

Form 3 (Sheet 3)

 Components of capital resources

 Name of insurer
 RAC Insurance Limited

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R3	2355834	GL	31 12 2010	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial vear	Total as at the end of the previous vear
	1	2	3	4

Total capital resources

Positive adjustments for regulated non-insurance related undertakings	71			
Total capital resources before deductions (39+69+71)	72	26403	26403	18856
Inadmissible assets other than intangibles and own shares	73			
Assets in excess of market risk and counterparty limits	74	9114	9114	269
Deductions for related ancillary services undertakings	75			
Deductions for regulated non- insurance related undertakings	76			
Deductions of ineligible surplus capital	77			
Total capital resources after deductions (72-73-74-76-77)	79	17289	17289	18587

Available capital resources for GENPRU/INSPRU tests

Available capital resources for guarantee fund requirement	81	17289	17289	18587
Available capital resources for 50% MCR requirement	82	17289	17289	18587
Available capital resources for 75% MCR requirement	83	17289	17289	18587

Financial engineering adjustments

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

Components of capital resources

Name of insurer

Scottish Boiler & General Insurance Company Limited

Global business Financial year ended **31st December 2010**

		Company registration number	GL/UK/CM	day month year	Units
	R3	1054	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	4500		4500	4500
Profit and loss account and other	12	2702		2702	6666
reserves		-		-	
Share premium account	13	50		50	50
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related	16				
undertakings	10				
Core tier one capital (sum of 11 to 16)	19	7252		7252	11216
Tier one waivers				1	
Unpaid share capital/unpaid initial					
funds and calls for supplementary	21				
contributions					
Implicit items	22				
Tier one waivers in related	23				
undertakings					
Total tier one waivers as restricted	24				
(21+22+23)					
Other tier one capital				1	
Perpetual non-cumulative preference	25				
shares as restricted					
Perpetual non-cumulative preference	26				
shares in related undertakings	07				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related	28				
undertakings					
Total tier one capital before	31	7252		7252	11216
deductions (19+24+25+26+27+28)					-
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical	34				
provisions for discounting	25	400		(00	1000
Other negative valuation differences	35	409		409	1030
Deductions in related undertakings	36	100			1000
Deductions from tier one (32 to 36)	37	409		409	1030
Total tier one capital after deductions (31-37)	39	6843		6843	10186

Form 3 (Sheet 1)

Components of capital resources Name of insurer Scottish

Scottish Boiler & General Insurance Company Limited

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R3	1054	GL	31 12 2010	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
	1	2	3	4

Tier two capital

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

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Form 3 (Sheet 2)

Form 3 (Sheet 3)

Components of capital resources Name of insurer Scottish

Scottish Boiler & General Insurance Company Limited

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R3	1054	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	71			
Total capital resources before deductions (39+69+71)	72	6843	6843	10186
Inadmissible assets other than intangibles and own shares	73			
Assets in excess of market risk and counterparty limits	74			200
Deductions for related ancillary services undertakings	75			
Deductions for regulated non- insurance related undertakings	76			
Deductions of ineligible surplus capital	77			
Total capital resources after deductions (72-73-74-76-77)	79	6843	6843	9986

Available capital resources for GENPRU/INSPRU tests

Available capital resources for guarantee fund requirement	81	6843	6843	9986
Available capital resources for 50% MCR requirement	82	6843	6843	9986
Available capital resources for 75% MCR requirement	83	6843	6843	9986

Financial engineering adjustments

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

Components of capital resources Name of insurer The Wor

The World Auxiliary Insurance Corporation Limited

Global business Financial year ended

31st December 2010

		Company registration number	GL/UK/CM	day month year	Units
	R3	158900	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	5600		5600	5600
Profit and loss account and other reserves	12	5217		5217	5130
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	10817		10817	10730
Tier one waivers			1		
Unpaid share capital/unpaid initial funds and calls for supplementary contributions	21				
Implicit items	22				
Tier one waivers in related undertakings	23				
Total tier one waivers as restricted (21+22+23)	24				
Other tier one capital					
Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				
Total tier one capital before deductions (19+24+25+26+27+28)	31	10817		10817	10730
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35				
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37				
Total tier one capital after deductions (31-37)	39	10817		10817	10730

Form 3 (Sheet 1)

Components of capital resources

Name of insurer The World Auxiliary Insurance Corporation Limited

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R	3 158900	GL	31 12 2010	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
	1	2	3	4

Tier two capital

Implicit items, (tier two waivers and amounts excluded from line 22)	41	
Perpetual non-cumulative preference	42	
shares excluded from line 25	42	
Innovative tier one capital excluded	43	
from line 27	_	
Tier two waivers, innovative tier one		
capital and perpetual non-cumulative	44	
preference shares treated as tier two		
capital (41 to 43) Perpetual cumulative preference		
shares	45	
Perpetual subordinated debt and	-	
securities	46	
Upper tier two capital in related		
undertakings	47	
Upper tier two capital (44 to 47)	49	
Fixed term preference shares	51	
Other tier two instruments	52	
Lower tier two capital in related	53	
undertakings		
Lower tier two capital (51+52+53)	59	
Total tier two capital before	61	
restrictions (49+59)		
Excess tier two capital	62	
Further excess lower tier two capital	63	
Total tier two capital after restrictions,	69	
before deductions (61-62-63)	00	

Form 3 (Sheet 2)

Form 3 (Sheet 3)

Returns under the Accounts and Statements Rules Supplementary Notes to the Return Aviva International Insurance Limited Financial year ended 31 December 2010 Group solvency calculation Note 0112 continued

Components of capital resources Name of insurer The Wor

The World Auxiliary Insurance Corporation Limited

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
 R3	158900	GL	31 12 2010	£000
	General insurance	Long-term insurance	Total as at the end of this financial	Total as at the end of the previous
	business 1	business 2	year 3	year 4

Total capital resources

Positive adjustments for regulated non-insurance related undertakings	71			
Total capital resources before deductions (39+69+71)	72	10817	10817	10730
Inadmissible assets other than intangibles and own shares	73			
Assets in excess of market risk and counterparty limits	74	956	956	500
Deductions for related ancillary services undertakings	75			
Deductions for regulated non- insurance related undertakings	76			
Deductions of ineligible surplus capital	77			
Total capital resources after deductions (72-73-74-76-77)	79	9861	9861	10230

Available capital resources for GENPRU/INSPRU tests

Available capital resources for guarantee fund requirement	81	9861	9861	10230
Available capital resources for 50% MCR requirement	82	9861	9861	10230
Available capital resources for 75% MCR requirement	83	9861	9861	10230

Financial engineering adjustments

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

Form 11

Calculation of general insurance capital requirement - premiums amount and brought forward amount Name of insurer **Consolidated Adjustments**

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R1		GL	31 12 2010	£000
	-		This financial year 1	Previous year 2
Gross premiums written		11	(2996)	(615)
Premium taxes and levies (ir	ncluded in line 11)	12	(1000)	(0.0)
Premiums written net of taxe		13	(2996)	(615)
Premiums for classes 11, 12		14	3	(11663)
Premiums for "actuarial heal line 13		15		· · · ·
Sub-total A (13 + 1/2 14 - 2/3	3 15)	16	(2995)	(6447)
Gross premiums earned	- 7	21	1	(228)
Premium taxes and levies (ir	ncluded in line 21)	22		
Premiums earned net of taxe		23	1	(228)
Premiums for classes 11, 12	or 13 (included in line 23)	24	5	7
Premiums for "actuarial heal line 23	th insurance" (included in	25		
Sub-total H (23 + 1/2 24 - 2/3	3 25	26	4	(225)
Sub-total I (higher of sub-to		30	(26746)	(225)
Adjusted Sub-total I if finan period to produce an annual		31	(31876)	(39129)
Division of gross adjusted premiums amount: sub-	x 0.18	32	(4825)	2304
total I (or adjusted sub- total I if appropriate)	Excess (if any) over 57.5m EURO x 0.02	33	2420	3449
Sub-total J (32-33)		34	(7245)	(1145)
Claims paid in period of 3 fin	ancial vears	41	(1005)	(1)
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	42	38695	
forward at the end of the 3 year period	For insurance business accounted for on an accident year basis	43	7097	(4)
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	44		(1242)
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45	(1)	1
Sub-total C (41+42+43-44-4		46	44788	1236
Amounts recoverable from re included in Sub-total C	einsurers in respect of claims	47	3146	(235)
Sub-total D (46-47)		48	41642	1471
Reinsurance ratio (sub-total D/sub-total C or, if	more, 0.50 or, if less, 1.00)	49	(6.40)	(6.21)
Premiums amount (Sub-tot	al J x reinsurance ratio)	50	298	7097
Provision for claims outstand net of reinsurance)	,	51	74	
Provision for claims outstance gross of reinsurance) if both otherwise zero		52	(426744)	(464305)
Brought forward amount (S	See instruction 4)	53	(65876)	(49824)
Greater of lines 50 and 53	,	54	(66646)	(51335)
		57		. ,

Form 11

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

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R1		GL	31 12 2010	£000
		· · · · · · · · · · · · · · · · · · ·	This financial year 1	Previous year 2
Gross premiums written		11	1453447	1216885
Premium taxes and levies (in	ncluded in line 11)	12		
Premiums written net of taxe		13	1453447	1216885
Premiums for classes 11, 12		14	29865	34225
Premiums for "actuarial heal line 13	th insurance" (included in	15		
Sub-total A (13 + 1/2 14 - 2/3	3 15)	16	1468380	1233998
Gross premiums earned	,	21	1427720	1591970
Premium taxes and levies (in	ncluded in line 21)	22		
Premiums earned net of taxe	es and levies (21-22)	23	1427720	1591970
Premiums for classes 11, 12	or 13 (included in line 23)	24	33550	50343
Premiums for "actuarial heal line 23	th insurance" (included in	25		
Sub-total H (23 + 1/2 24 - 2/3	3 25	26	1444495	1617142
Sub-total I (higher of sub-to	tal A and sub-total H)	30	1468380	1617142
Adjusted Sub-total I if finar period to produce an annual	ncial year is not a 12 month	31		
Division of gross adjusted premiums amount: sub-	x 0.18	32	264309	291086
total I (or adjusted sub- total I if appropriate)	Excess (if any) over 57.5m EURO x 0.02	33	28369	31315
Sub-total J (32-33)	•	34	235940	259771
Claims paid in period of 3 fir	nancial years	41	4407360	4846314
Claims outstanding carried forward at the end of the 3	For insurance business accounted for on an underwriting year basis	42	75297	150186
year period	For insurance business accounted for on an accident year basis	43	1994703	2098355
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	44	313653	391307
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45	2039764	2248457
Sub-total C (41+42+43-44-4		46	4123943	4455091
Amounts recoverable from re included in Sub-total C	einsurers in respect of claims	47	15840	(55313)
Sub-total D (46-47)		48	4108103	4510404
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	1.00	1.00
Premiums amount (Sub-total J x reinsurance ratio)		50	235034	259771
Provision for claims outstanding (before discounting and net of reinsurance)		51	1607393	1661552
	ding (before discounting and 51.1 and 51.2 are zero,	52		
Brought forward amount (See instruction 4)	53	345463	335323
Greater of lines 50 and 53		54	345463	335323
		ΨŦ	010100	000020

Form 11

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

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R1		GL	31 12 2010	£000
			This financial year	Previous year
Gross premiums written		11	1 1412277	2 1295569
Premium taxes and levies (ii	ncluded in line 11)	12	897	747
Premiums written net of taxe		12	1411380	1294822
Premiums for classes 11, 12		13	337512	307615
Premiums for "actuarial heal		15	001012	007010
line 13			4500400	4 4 4 0 0 0 0
Sub-total A (13 + 1/2 14 - 2/3	3 15)	16	1580136	1448630
Gross premiums earned	a shuda dia tia s 04)	21	1442846	1484711
Premium taxes and levies (in		22	897	747
Premiums earned net of tax		23	1441949	1483964
Premiums for classes 11, 12		24	318738	332446
Premiums for "actuarial heal line 23	,	25		
Sub-total H (23 + 1/2 24 - 2/3		26	1601318	1650187
Sub-total I (higher of sub-to	tal A and sub-total H)	30	1601318	1650187
Adjusted Sub-total I if finar period to produce an annual		31		
Division of gross adjusted	x 0.18	32	288238	297034
premiums amount: sub- total I (or adjusted sub-	Excess (if any) over 57.5m			
total I if appropriate)	EURO x 0.02	33	31027	31976
Sub-total J (32-33)		34	257211	265058
Claims paid in period of 3 fir	nancial years	41	2424541	2543150
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	42	71596	76820
forward at the end of the 3 year period	For insurance business accounted for on an accident year basis	43	1660005	1732362
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	44	69713	87400
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45	1757668	1692544
Sub-total C (41+42+43-44-4		46	2328761	2572388
	einsurers in respect of claims	47	75535	131025
Sub-total D (46-47)		48	2253226	2441363
Reinsurance ratio		49	0.97	0.95
(sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio)		50	248868	251557
Provision for claims outstanding (before discounting and		51	1569197	1626414
gross of reinsurance) if both	ding (before discounting and 51.1 and 51.2 are zero,	52		
otherwise zero Brought forward amount (Soc instruction ()	53	064000	074040
•			261802	271348
Greater of lines 50 and 53		54	261802	271348

Form 11

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

Global business Financial year ended

31st December 2010

Company registration

	Company registration number	GL/UK/CM	day month year	units
R1		GL	31 12 2010	£000
			This financial year 1	Previous year 2
Gross premiums written		11	(39)	(152)
Premium taxes and levies (ir	cluded in line 11)	12	\/	
Premiums written net of taxe		13	(39)	(152)
Premiums for classes 11, 12		14	(2)	(23)
Premiums for "actuarial healt line 13	th insurance" (included in	15		
Sub-total A (13 + 1/2 14 - 2/3	5 15)	16	(40)	(164)
Gross premiums earned	/	21	(39)	2276
Premium taxes and levies (ir	ncluded in line 21)	22		
Premiums earned net of taxe		23	(39)	2276
Premiums for classes 11, 12	or 13 (included in line 23)	24	(1)	(24)
Premiums for "actuarial heal line 23	th insurance" (included in	25		
Sub-total H (23 + 1/2 24 - 2/3	25	26	(40)	2264
Sub-total I (higher of sub-tot	al A and sub-total H)	30	(40)	2264
Adjusted Sub-total I if finan period to produce an annual	cial year is not a 12 month	31		
Division of gross adjusted premiums amount: sub-	x 0.18	32		408
total I (or adjusted sub- total I if appropriate)	Excess (if any) over 57.5m EURO x 0.02	33		
Sub-total J (32-33)		34		408
Claims paid in period of 3 fin	ancial years	41	137371	233398
Claims outstanding carried forward at the end of the 3	For insurance business accounted for on an underwriting year basis	42		
year period	For insurance business accounted for on an accident year basis	43	73937	110946
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	44		
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45	245761	294023
Sub-total C (41+42+43-44-4		46	(34453)	50321
Amounts recoverable from re included in Sub-total C	einsurers in respect of claims	47	5444	4900
Sub-total D (46-47)		48	(39897)	45421
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	1.00	0.90
Premiums amount (Sub-total J x reinsurance ratio)		50		368
Provision for claims outstanding (before discounting and net of reinsurance)		51	67679	105257
Provision for claims outstance gross of reinsurance) if both otherwise zero		52		
Brought forward amount (S	See instruction 4)	53	12731	19799
Greater of lines 50 and 53	······································	54	12731	19799
		. .	121 01	101.00

Form 11

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

 Name of insurer
 CGU Underwriting Limited

Global business Financial year ended

31st December 2010

Company registration

	Company registration number	GL/UK/CM	day month year	units
R1		GL	31 12 2010	£000
			This financial year	Previous year
Gross premiums written		11	1 194895	2 215292
Premium taxes and levies (ir	actuded in line 11)	12	194095	215292
Premiums written net of taxe		12	194895	215292
Premiums for classes 11, 12		13	194090	215252
Premiums for "actuarial heal		15		
line 13				
Sub-total A (13 + 1/2 14 - 2/3	3 15)	16	194895	215292
Gross premiums earned		21	212949	227828
Premium taxes and levies (ir		22		
Premiums earned net of taxe		23	212949	227828
Premiums for classes 11, 12		24		
Premiums for "actuarial heal line 23	th insurance" (included in	25		
Sub-total H (23 + ½ 24 - 2/3	3 25	26	212949	227828
Sub-total I (higher of sub-to		30	212949	227828
Adjusted Sub-total I if finan	ncial year is not a 12 month	31		
period to produce an annual	figure	51		
Division of gross adjusted premiums amount: sub-	x 0.18	32	38331	41010
total I (or adjusted sub-	Excess (if any) over 57.5m			
total I if appropriate)	EURO x 0.02	33	3260	3529
Sub-total J (32-33)		34	35071	37481
Claims paid in period of 3 fin	ancial years	41	374394	471797
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	42		
forward at the end of the 3 year period	For insurance business accounted for on an accident year basis	43	77485	85627
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	44		
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45	109813	128796
Sub-total C (41+42+43-44-4		46	342066	428628
Amounts recoverable from re included in Sub-total C	einsurers in respect of claims	47	(339)	24641
Sub-total D (46-47)		48	342405	403987
Reinsurance ratio		_		
(sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	1.00	0.94
Premiums amount (Sub-total J x reinsurance ratio)		50	35071	35326
Provision for claims outstanding (before discounting and net of reinsurance)		51	77435	85627
Provision for claims outstand gross of reinsurance) if both otherwise zero		52		
Brought forward amount (See instruction 4)	53	35193	38916
Greater of lines 50 and 53	,	54	35193	38916
		-	00100	00010

Form 11

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

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R1		GL	31 12 2010	£000
			This financial year	Previous year
Gross premiums written		11	1 25087	2 33392
Premium taxes and levies (ir	ocluded in line 11)	11	23007	33392
Premiums written net of taxe		13	25087	33392
Premiums for classes 11, 12		13	23007	00092
Premiums for "actuarial heal		15		
line 13 Sub-total A (13 + ½ 14 - 2/3	2.45	16	25087	33392
Gross premiums earned	5 15)	21	31876	52172
Premium taxes and levies (ir	acluded in line 21)	21	31070	52172
Premiums earned net of taxe		23	31876	52172
Premiums for classes 11, 12		23	51070	52172
Premiums for "actuarial heal		24		
line 23		20	04070	50470
Sub-total H (23 + 1/2 24 - 2/3		26 30	<u>31876</u> 31876	52172 52172
Sub-total I (higher of sub-tot		30	318/0	52172
Adjusted Sub-total I if finan period to produce an annual		31	31876	39129
Division of gross adjusted premiums amount: sub-	x 0.18	32	5738	7044
total I (or adjusted sub- total I if appropriate)	Excess (if any) over 57.5m EURO x 0.02	33		
Sub-total J (32-33)	20110 x 0.02	34	5738	7044
Claims paid in period of 3 fin	ancial vears	 41	98969	139640
Claims outstanding carried forward at the end of the 3	For insurance business accounted for on an underwriting year basis	42		
year period	For insurance business accounted for on an accident year basis	43	10957	17719
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	44		
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45	30357	40054
Sub-total C (41+42+43-44-4		46	79569	117305
Amounts recoverable from re included in Sub-total C	einsurers in respect of claims	47	61013	58987
Sub-total D (46-47)		48	18556	58318
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.50	0.50
Premiums amount (Sub-total J x reinsurance ratio)		50	2869	3522
Provision for claims outstanding (before discounting and net of reinsurance)		51	4484	6510
Provision for claims outstance gross of reinsurance) if both otherwise zero		52		
Brought forward amount (S	See instruction 4)	53	7062	10253
Greater of lines 50 and 53	,	54	7062	10253

Form 11

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

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R1		GL	31 12 2010	£000
		01	This financial year	Previous year
			1	2
Gross premiums written		11		
Premium taxes and levies (in		12		
Premiums written net of taxe		13		
Premiums for classes 11, 12		14		
Premiums for "actuarial heal line 13	th insurance" (included in	15		
Sub-total A (13 + 1/2 14 - 2/3	3 15)	16		
Gross premiums earned	- /	21		
Premium taxes and levies (in	ncluded in line 21)	22		
Premiums earned net of taxe		23		
Premiums for classes 11, 12		24		
Premiums for "actuarial heal line 23		25		
Sub-total H (23 + ½ 24 - 2/3	2.25	26		
Sub-total I (higher of sub-to		30		
Adjusted Sub-total I if finar				
period to produce an annual		31		
Division of gross adjusted				
premiums amount: sub-	x 0.18	32		
total I (or adjusted sub-	Execce (if any) over 57 Fm			
total I if appropriate)	Excess (if any) over 57.5m EURO x 0.02	33		
Sub-total J (32-33)	LUKO X 0.02	34		
Claims paid in period of 3 fin	ancial years	<u> </u>	57310	54385
	For insurance business	71	57510	0-000
	accounted for on an	42	372546	405874
Claims outstanding carried	underwriting year basis	42	012040	+1000+
forward at the end of the 3	For insurance business			
year period	accounted for on an	43		
	accident year basis			
	For insurance business			
Claims outstanding	accounted for on an	44	517810	461244
brought forward at the	underwriting year basis			
beginning of the 3 year	For insurance business			
period	accounted for on an	45		
	accident year basis			
Sub-total C (41+42+43-44-4	45)	46	(87954)	(985)
Amounts recoverable from re	einsurers in respect of claims	47	(87954)	(005)
included in Sub-total C	-	47	(07954)	(985)
Sub-total D (46-47)		48		
Reinsurance ratio		49	0.50	0.50
(sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.50	0.50
Premiums amount (Sub-tot	tal J x reinsurance ratio)	50		
Provision for claims outstand	ding (before discounting and	- 1		
net of reinsurance)	3 (************************************	51		
	ding (before discounting and			
gross of reinsurance) if both		52	372546	405874
otherwise zero	-			
Brought forward amount (See instruction 4)	53	4999	5446
Greater of lines 50 and 53		54	4999	5446
		54	+339	5440

Form 11

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

Global business Financial year ended _____

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R1	1 2355834	GL	31 12 2010	£000
			This financial year 1	Previous year 2
Gross premiums written		11	16029	14503
Premium taxes and levies (in	ncluded in line 11)	12		
Premiums written net of taxe		13	16029	14503
Premiums for classes 11, 12		14		
Premiums for "actuarial heal line 13	th insurance" (included in	15		
Sub-total A (13 + 1/2 14 - 2/3	3 15)	16	16029	14503
Gross premiums earned	- 1	21	13164	15462
Premium taxes and levies (in	ncluded in line 21)	22		
Premiums earned net of taxe	,	23	13164	15462
Premiums for classes 11, 12		24		
Premiums for "actuarial heal line 23		25		
Sub-total H (23 + 1/2 24 - 2/3	3 25	26	13164	15462
Sub-total I (higher of sub-to		30	16029	15462
Adjusted Sub-total I if finar				
period to produce an annual		31		
Division of gross adjusted				
premiums amount: sub-	x 0.18	32	2886	2784
total I (or adjusted sub- total I if appropriate)	Excess (if any) over 57.5m EURO x 0.02	33		
Sub-total J (32-33)		34	2886	2784
Claims paid in period of 3 fir	ancial years	41	35668	37609
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	42		
forward at the end of the 3 year period	For insurance business accounted for on an accident year basis	43	1016	1825
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	44		
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45	396	269
Sub-total C (41+42+43-44-4	45)	46	36288	39165
Amounts recoverable from re included in Sub-total C	einsurers in respect of claims	47	2854	3945
Sub-total D (46-47)		48	33434	35220
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.92	0.90
Premiums amount (Sub-total J x reinsurance ratio)		50	2659	2504
Provision for claims outstanding (before discounting and		51	1016	1825
net of reinsurance) Provision for claims outstand gross of reinsurance) if both otherwise zero		52		
Brought forward amount (See instruction 4)	53	1889	993
		54		
Greater of lines 50 and 53		54	2659	2504

Form 11

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

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R1		GL	31 12 2010	£000
			This financial year	Previous year
Gross premiums written		11	1 (7)	2 (2)
Premium taxes and levies (ir	ncluded in line 11)	12	(7)	(2)
Premiums written net of taxe		13	(7)	(2)
Premiums for classes 11, 12		14	(7)	(4)
Premiums for "actuarial heal line 13		15		
Sub-total A (13 + ½ 14 - 2/3	3 15)	16	(7)	(2)
Gross premiums earned	5 (5)	21	(7)	(2)
Premium taxes and levies (ir	ocluded in line 21)	21	(7)	(2)
Premiums earned net of taxe		23	(7)	(2)
Premiums for classes 11, 12		24	(1)	(=)
Premiums for "actuarial heal		25		
line 23 Sub-total H (23 + ½ 24 - 2/3	2.25	26	(7)	(2)
Sub-total I (23 + ½ 24 - 2/3 Sub-total I (higher of sub-tot		30	(7)	(2)
Adjusted Sub-total I if finan			(7)	(2)
period to produce an annual		31		
Division of gross adjusted premiums amount: sub-	x 0.18	32		
total I (or adjusted sub- total I if appropriate)	Excess (if any) over 57.5m EURO x 0.02	33		
Sub-total J (32-33)	20110 x 0.02	34		
Claims paid in period of 3 fin	ancial vears	41	1508	4517
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	42		
forward at the end of the 3 year period	For insurance business accounted for on an accident year basis	43	101	78
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	44		
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45	1474	3708
Sub-total C (41+42+43-44-4	45)	46	135	887
Amounts recoverable from re included in Sub-total C	einsurers in respect of claims	47	(9)	(58)
Sub-total D (46-47)		48	144	945
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	1.00	1.00
Premiums amount (Sub-tot		50		
Provision for claims outstanding (before discounting and net of reinsurance)		51	101	75
Provision for claims outstand gross of reinsurance) if both otherwise zero		52		
Brought forward amount (S	See instruction 4)	53	84	84
Greater of lines 50 and 53	,	54	84	84
		••		-10

Form 11

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

Global business Financial year ended

31st December 2010

	Company registration number	GL/UK/CM	day month year	units
R1		GL/OK/CIW		£000
KI KI	1 158900	GL		
			This financial year 1	Previous year 2
Gross premiums written		11		
Premium taxes and levies (ir	ncluded in line 11)	12		
Premiums written net of taxe	es and levies (11-12)	13		
Premiums for classes 11, 12		14		
Premiums for "actuarial heal line 13	th insurance" (included in	15		
Sub-total A (13 + 1/2 14 - 2/3	3 15)	16		
Gross premiums earned		21		
Premium taxes and levies (ir	ncluded in line 21)	22		
Premiums earned net of taxe		23		
Premiums for classes 11, 12		24		
Premiums for "actuarial heal line 23		25		
Sub-total H (23 + ½ 24 - 2/3	3 25	26		
Sub-total I (higher of sub-tot		30		
Adjusted Sub-total I if finan				
period to produce an annual		31		
Division of gross adjusted				
premiums amount: sub-	x 0.18	32		
total I (or adjusted sub- total I if appropriate)	Excess (if any) over 57.5m EURO x 0.02	33		
Sub-total J (32-33)	20110 x 0.02	34		
Claims paid in period of 3 fin	ancial vears	41	8755	8053
	For insurance business		0100	0000
Claims outstanding carried	accounted for on an underwriting year basis	42	54198	58431
forward at the end of the 3 year period	For insurance business accounted for on an accident year basis	43		
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	44	76645	82740
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45		
Sub-total C (41+42+43-44-4	45)	46	(13692)	(16256)
Amounts recoverable from re included in Sub-total C	einsurers in respect of claims	47	(13692)	(16256)
Sub-total D (46-47)		48		
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.50	0.50
Premiums amount (Sub-tot		50		
Provision for claims outstand net of reinsurance)	1	51		
	ding (before discounting and 51.1 and 51.2 are zero,	52	54198	58431
Brought forward amount (See instruction 4)	53		
	/			
Greater of lines 50 and 53		54		

Form 12

Calculation of general insurance capital requirement – claims amount and result

Name of insurer	Consolidated Adjustments
Global business	

	Company registration number	GL/UK/CM	day month year	units
R1	2	GL	31 12 2010	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	(1005)	(1)
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22	38695	
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	7097	(4)
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24		(1242)
beginning of the reference period	For insurance business accounted for on an accident year basis	25	(1)	1
Claims incurred in reference	e period (21+22+23-24-25)	26	44788	1236
Claims incurred for classes	11, 12 or 13 (included in 26)	27	2084	(16568)
Claims incurred for "actuaria in 26)	al health insurance" (included	28		
Sub-total E (26 + ½ 27 - 2/3	3 28)	29	45831	(7047)
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	15277	(2351)
Division of sub-total F	x 0.26	32	(11385)	(3470)
(gross adjusted claims amount)	Excess (if any) over 40.3m EURO x 0.03	33	1946	3744
Sub-total G (32-33)		39	(13331)	(7214)
Claims amount Sub-total G x reinsurance ratio (11.49)		41	(6668)	(507)
Higher of premiums amour amount (11.54)	nt and brought forward	42	(66646)	(48915)
General insurance capital 41 and 42)	requirement (higher of lines	43	(66885)	(74005)

Form 12

Calculation of general insurance capital requirement – claims amount and result

Name of insurer

Aviva International Insurance Limited

Global business

	Company registration number	GL/UK/CM	day month year	Units
R1	2 21487	GL	31 12 2010	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	4407360	4846314
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22	75297	150186
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	1994703	2098355
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24	313653	391307
beginning of the reference period	For insurance business accounted for on an accident year basis	25	2039764	2248457
Claims incurred in reference	period (21+22+23-24-25)	26	4123943	4455091
Claims incurred for classes	11, 12 or 13 (included in 26)	27	357707	377362
Claims incurred for "actuaria in 26)	I health insurance" (included	28		
Sub-total E (26 + ½ 27 - 2/3	3 28)	29	4302797	4643772
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	1434266	1547924
Division of sub-total F	x 0.26	32	372909	402460
(gross adjusted claims amount)	Excess (if any) over 40.3m EURO x 0.03	33	41978	45357
Sub-total G (32-33)		39	330931	357103
Claims amount Sub-total G x reinsurance ratio (11.49)		41	329660	357103
Higher of premiums amount and brought forward amount (11.54)		42	345463	335323
General insurance capital requirement (higher of lines 41 and 42)		43	345463	357103

Form 12

Calculation of general insurance capital requirement - claims amount and result

Name of insurer Aviva Insurance Limited

Global business

	Company registration number	GL/UK/CM	day month year	Units
R1	2 SC2116	GL	31 12 2010	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	2424541	2543150
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22	71596	76820
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	1660005	1732362
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24	69713	87400
beginning of the reference period	For insurance business accounted for on an accident year basis	25	1757668	1692544
Claims incurred in reference	period (21+22+23-24-25)	26	2328761	2572388
Claims incurred for classes	11, 12 or 13 (included in 26)	27	802359	835770
Claims incurred for "actuaria in 26)	I health insurance" (included	28		
Sub-total E (26 + 1/2 27 - 2/3	3 28)	29	2729941	2990273
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	909980	996758
Division of sub-total F	x 0.26	32	236595	259157
(gross adjusted claims amount)	Excess (if any) over 40.3m EURO x 0.03	33	26249	28822
Sub-total G (32-33)		39	210346	230335
Claims amount Sub-total G x reinsurance ratio (11.49)		41	203523	218603
Higher of premiums amount and brought forward amount (11.54)		42	261802	271348
General insurance capital requirement (higher of lines 41 and 42)		43	261802	271348

Form 12

Calculation of general insurance capital requirement - claims amount and result

Name of insurer CGU Bonus Limited

Global business

	Company registration number	GL/UK/CM	day month year	Units
R1	2 SC8140	GL	31 12 2010	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	137371	233398
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22		
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	73937	110946
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24		
beginning of the reference period	For insurance business accounted for on an accident year basis	25	245761	294023
Claims incurred in reference	period (21+22+23-24-25)	26	(34453)	50321
Claims incurred for classes	11, 12 or 13 (included in 26)	27	(28927)	(829)
Claims incurred for "actuaria in 26)	I health insurance" (included	28		
Sub-total E (26 + 1/2 27 - 2/3	3 28)	29	(48917)	49907
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	(16306)	16636
Division of sub-total F	x 0.26	32		4325
(gross adjusted claims amount)	Excess (if any) over 40.3m EURO x 0.03	33		
Sub-total G (32-33)		39		4325
Claims amount Sub-total G x reinsurance ratio (11.49)		41		3904
Higher of premiums amount and brought forward amount (11.54)		42	12731	19799
General insurance capital requirement (higher of lines 41 and 42)		43	12731	19799

Form 12

Calculation of general insurance capital requirement - claims amount and result

Name of insurer CGU Underwriting Limited

Global business

	Company registration number	GL/UK/CM	day month year	Units
R1	2 94405	GL	31 12 2010	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	374394	471797
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22		
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	77485	85627
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24		
beginning of the reference period	For insurance business accounted for on an accident year basis	25	109813	128796
Claims incurred in reference	period (21+22+23-24-25)	26	342066	428628
Claims incurred for classes	11, 12 or 13 (included in 26)	27		
Claims incurred for "actuaria in 26)	I health insurance" (included	28		
Sub-total E (26 + 1/2 27 - 2/3	3 28)	29	342066	428628
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	114022	142876
Division of sub-total F	x 0.26	32	29646	37148
(gross adjusted claims amount)	Excess (if any) over 40.3m EURO x 0.03	33	2371	3206
Sub-total G (32-33)		39	27275	33942
Claims amount Sub-total G x reinsurance ratio (11.49)		41	27275	31990
Higher of premiums amount and brought forward amount (11.54)		42	35193	38916
General insurance capital requirement (higher of lines 41 and 42)		43	35193	38916

Form 12

Calculation of general insurance capital requirement - claims amount and result

Name of insurer

Hamilton Insurance Company Limited

Global business

	Company registration number	GL/UK/CM	day month year	Units
R1	2 1655888	GL	31 12 2010	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	98969	139640
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22		
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	10957	17719
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24		
beginning of the reference period	For insurance business accounted for on an accident year basis	25	30357	40054
Claims incurred in reference	period (21+22+23-24-25)	26	79569	117305
Claims incurred for classes	11, 12 or 13 (included in 26)	27		
Claims incurred for "actuaria in 26)	I health insurance" (included	28		
Sub-total E (26 + 1/2 27 - 2/3	3 28)	29	79569	117305
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	26523	39102
Division of sub-total F	x 0.26	32	6896	10166
(gross adjusted claims amount)	Excess (if any) over 40.3m EURO x 0.03	33		93
Sub-total G (32-33)		39	6896	10073
Claims amount Sub-total G x reinsurance ratio (11.49)		41	3448	5037
Higher of premiums amount and brought forward amount (11.54)		42	7062	10253
General insurance capital requirement (higher of lines 41 and 42)		43	7062	10253

Form 12

Calculation of general insurance capital requirement - claims amount and result

Name of insurer

urer

The Ocean Marine Insurance Company Limited

Global business

	Company registration number	GL/UK/CM	day month year	Units
R1	2 27204	GL	31 12 2010	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	57310	54385
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22	372546	405874
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23		
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24	517810	461244
beginning of the reference period	For insurance business accounted for on an accident year basis	25		
Claims incurred in reference	e period (21+22+23-24-25)	26	(87954)	(985)
Claims incurred for classes	11, 12 or 13 (included in 26)	27	(36667)	2708
Claims incurred for "actuaria in 26)	al health insurance" (included	28		
Sub-total E (26 + 1/2 27 - 2/3	3 28)	29	(106288)	369
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	(35429)	123
Division of sub-total F	x 0.26	32		32
(gross adjusted claims amount)	Excess (if any) over 40.3m EURO x 0.03	33		
Sub-total G (32-33)		39		32
Claims amount Sub-total G x reinsurance ratio (11.49)		41		16
Higher of premiums amount and brought forward amount (11.54)		42	4999	5446
General insurance capital requirement (higher of lines 41 and 42)		43	4999	5446

Form 12

Calculation of general insurance capital requirement - claims amount and result

Name of insurer RAC Insurance Limited

Global business

	Company registration number	GL/UK/CM	day month year	Units
R1	2 2355834	GL	31 12 2010	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	35668	37609
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22		
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	1016	1825
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24		
beginning of the reference period	For insurance business accounted for on an accident year basis	25	396	269
Claims incurred in reference	period (21+22+23-24-25)	26	36288	39165
Claims incurred for classes	11, 12 or 13 (included in 26)	27		
Claims incurred for "actuaria in 26)	I health insurance" (included	28		
Sub-total E (26 + ½ 27 - 2/3	3 28)	29	36288	39165
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	12096	13055
Division of sub-total F	x 0.26	32	3145	3394
(gross adjusted claims amount)	Excess (if any) over 40.3m EURO x 0.03	33		
Sub-total G (32-33)		39	3145	3394
Claims amount Sub-total G x reinsurance ratio (11.49)		41	2898	3394
Higher of premiums amount and brought forward amount (11.54)		42	2659	84
General insurance capital requirement (higher of lines 41 and 42)		43	2898	3394

Form 12

Calculation of general insurance capital requirement - claims amount and result

Name of insurer

Scottish Boiler & General Insurance Company Limited

Global business

	Company registration number	GL/UK/CM	day month year	Units
R1	2 1054	GL	31 12 2010	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	1508	4517
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22		
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	101	78
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24		
beginning of the reference period	For insurance business accounted for on an accident year basis	25	1474	3708
Claims incurred in reference	period (21+22+23-24-25)	26	135	887
Claims incurred for classes	11, 12 or 13 (included in 26)	27		
Claims incurred for "actuaria in 26)	I health insurance" (included	28		
Sub-total E (26 + 1/2 27 - 2/3	3 28)	29	135	887
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	45	296
Division of sub-total F	x 0.26	32	12	77
(gross adjusted claims amount)	Excess (if any) over 40.3m EURO x 0.03	33		
Sub-total G (32-33)		39	12	77
Claims amount Sub-total G x reinsurance ratio (11.49)		41	12	77
Higher of premiums amount and brought forward amount (11.54)		42	84	84
General insurance capital requirement (higher of lines 41 and 42)		43	84	84

Form 12

Calculation of general insurance capital requirement - claims amount and result

Name of insurer

irer

The World Auxiliary Insurance Corporation Limited

Global business

	Company registration number	GL/UK/CM	day month year	Units
R1	2 158900	GL	31 12 2010	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	8755	8053
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22	54198	58431
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23		
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24	76645	82740
beginning of the reference period	For insurance business accounted for on an accident year basis	25		
Claims incurred in reference	period (21+22+23-24-25)	26	(13692)	(16256)
Claims incurred for classes	11, 12 or 13 (included in 26)	27	(16579)	(33482)
Claims incurred for "actuaria in 26)	I health insurance" (included	28		
Sub-total E (26 + 1/2 27 - 2/3	3 28)	29	(21982)	(32997)
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	(7327)	(10999)
Division of sub-total F	x 0.26	32		
(gross adjusted claims amount)	Excess (if any) over 40.3m EURO x 0.03	33		
Sub-total G (32-33)		39		
Claims amount Sub-total G x reinsurance ratio (11.49)		41		
Higher of premiums amount and brought forward amount (11.54)		42		
General insurance capital requirement (higher of lines 41 and 42)		43		

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2010

0301 NET ADMISSIBLE ASSET RECONCILIATION

	2010 £000	2009 £000
Total admissible assets (Form 13, line 89)	11,095,329	11,448,940
Total liabilities (Form 15, line 69)	(7,948,356)	(8,080,691)
Net admissible assets	3,146,973	3,368,249
Add back capital requirement of regulated related undertakings	5,811,000	5,515,400
	8,957,973	8,883,649
Total capital resources after deductions (Form 3, line 79)	8,957,973	8,883,649

0310 VALUATION DIFFERENCES

At 31 December 2010, line 35 was £274.9m which relates to the equalisation provision net of deferred taxes.

0313 PROFIT AND LOSS ACCOUNT AND OTHER RESERVES RECONCILIATION

	2010 £000	2009 £000
Opening Profit and loss account and other reserves (Form 3, line 12) Closing Profit and loss account and	(7,453,570)	(5,601,680)
other reserves (Form 3, line 12)	7,094,570	7,453,570
Movement in profit & loss account and other reserves (Form 3, line 12)	(359,000)	1,851,890
Add: Movement on equalisation provision Add: FV gains/losses on investment in subsidiaries Less: Transfer of capital to reserves	(4,119) 522,439 -	23,300 629,307 (1,000,000)
Profit for the year (Form 16, line 49) Dividends for the year (Form 16 line 51)	159,320 (500,000)	1,504,497 -
Losses retained for the financial year (Form 16, line 59)	(340,680)	1,504,497

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2010

- *1301* AGGREGATE VALUE OF UNLISTED INVESTMENTS AND CERTAIN OTHER SECURITIES At 31 December 2010, the aggregate values of the following types of investments held by the Group were:
 - 1. Unlisted investments, comprising debt and equity securities £nil (2009 £12.7m)
 - 2. Listed investments which are not readily realisable
- £nil (2009 £nil) £11.5m (2009 £nil)

£nil (2009 £nil)

 Holdings in non-authorised collective investment schemes
 Reversionary interests or remainders in property other than land and buildings

1304 SET OFF POLICY

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

1305 MAXIMUM COUNTERPARTY EXPOSURE

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

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

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

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

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

1306 LARGE COUNTERPARTY EXPOSURE

Appendix 9.1 of IPRU (INS) requires disclosure by an insurer of counterparty exposures, subject to any of the limits in INSPRU 2.1.22R(3), in excess of the sum of 20,000 Euro and 5% of its general insurance liabilities net of reinsurance ceded. For 2010, this figure is £355m. The following table sets out counterparty exposures in excess of this limit, by reference to total assets of all companies within the AII Group

Supplementary Notes to the Return

Aviva International Insurance Limited

Counterparty	Amount of counterparty	Principal nature of assets
	exposure - £m	giving rise to exposure
GROUPE BPCE SA	1841	Fixed interest securities
		and money market deposits
EUROPEAN INVESTMENT BANK	1599	Fixed interest securities
DEXIA SA	1087	Fixed interest securities
BNP PARIBAS	1035	Fixed interest securities
	1000	and money market deposits
COOPERATIEVE CENTRALE	991	Fixed interest securities
RAIFFEISEN-BOERENLEENBANK		
BA/NETHERLANDS		
SOCIETE GENERALE	900	Fixed interest securities
		and money market deposits
CAJA DE AHORROS DE VALENCIA	880	Fixed interest securities
CASTELLON Y ALICANTE		
CAISSE D'AMORTISSEMENT DE LA	859	Fixed interest securities
DETTE SOCIALE		
FEDERAL NATIONAL MORTGAGE	837	Asset-backed securities
ASSOCIATION		
CITIGROUP INC	819	Fixed interest securities
	013	and money market deposits
FEDERAL HOME LOAN MORTGAGE	792	Asset-backed securities
CORP	152	Asset backed securites
GENERAL ELECTRIC COMPANY	792	Fixed interest securities
CAISSE REFINANCEMENT DE	729	Fixed interest securities
L'HABITAT	125	Tixed interest securities
UNICREDIT SPA	728	Fixed interest securities
	120	and equity securities
GROUPE CREDIT MUTUEL	687	Fixed interest securities
	001	and money market deposits
BANK NEDERLANDSE GEMEENTEN	601	Fixed interest securities
BANCO SANTANDER SA	590	Fixed interest securities
Brando Grannabert Gra		and money market deposits
LLOYDS BANKING GROUP PLC	588	Fixed interest securities
		and money market deposits
KREDITANSTALT FUR	580	Fixed interest securities
WIEDERAUFBAU		
CREDIT SUISSE GROUP AG	569	Fixed interest securities
CREDIT AGRICOLE GROUPE	564	Fixed interest securities
	004	and money market deposits
CANADA MORTGAGE & HOUSING	557	Fixed interest securities
CORPORATION		
BANK OF AMERICA CORP	554	Fixed interest securities
HSBC HOLDINGS PLC	534	Fixed interest securities
	554	and equity securities
PROVINCE OF ONTARIO CANADA	509	Fixed interest securities
ROYAL BANK OF SCOTLAND	487	Fixed interest securities
GROUP PLC	407	and money market deposits
JPMORGAN CHASE &	475	Fixed interest securities
CORPORATION	473	
RESEAU FERRE DE FRANCE	475	Fixed interest securities
GERMAN POSTAL PENSIONS	473	Fixed interest securities
SECURITISATION 2 PLC	427	

Supplementary Notes to the Return

Aviva International Insurance Limited

Counterparty	Amount of counterparty	Principal nature of assets		
	exposure - £m	giving rise to exposure		
UNIONE DI BANCHE ITALIANE SCPA	423	Equity securities and		
		money market deposits		
AXA SA	408	Fixed interest securities		
HSH FINANZFONDS AOER	397	Fixed interest securities		
ROYAL DUTCH SHELL PLC	394	Equities and Fixed interest		
		securities		
COMMONWEALTH BANK OF	392	Fixed interest securities		
AUSTRALIA				
BARCLAYS PLC	392	Fixed interest securities		
GDF SUEZ	392	Fixed interest securities		
DANSKE BANK A/S	390	Fixed interest securities		
		and money market deposits		
UBS AG	386	Fixed interest securities		
DEUTSCHE BAHN AG	385	Fixed interest securities		
AYT CEDULAS CAJAS GLOBAL	383	Fixed interest securities		
NATIONAL AUSTRALIA BANK LTD	375	Fixed interest securities		
MORGAN STANLEY	375	Fixed interest securities		
WESTPAC BANKING CORP	360	Fixed interest securities		
STICHTING ING AANDELEN	359	Fixed interest securities		
		and money market deposits		
EDF SA	356	Fixed interest securities		

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2010

1307 SECURED EXPOSURES

At 31 December 2010, there was an exposure on loan position of £264.4m (2009 £223.9m) collateralised by a value of £288.1m (2009 £230.5m).

1315 OTHER ASSETS

At 31 December 2010, other assets were £174.6m which represent net current tax assets.

1501 PROVISION FOR REASONABLY FORESEEABLE ADVERSE VARIATIONS

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

1502 CONTINGENT LIABILITIES

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

(b) At 31 December 2010, the Group had no unprovided capital gains tax liability. There were significant capital losses not currently provided within the UK Group which are available for use against a capital gain if one were to arise.

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

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2010

1502 CONTINGENT LIABILITIES cont

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

• 9.5% guaranteed bonds 2016, £200m

The Company has also guaranteed the commercial paper programme under which the maximum liability is £2,000m and the amount outstanding at 31 December 2010 was £504m.

The Company also acts as guarantor for the related committed borrowing facilities of Aviva plc, under which the maximum liability is £2,110m and the amount outstanding at 31 December 2010 was £nil. The amount of £2,110m is jointly guaranteed by Aviva Insurance Limited.

The Company has provided indemnities, totalling £344m to various banks as back up for letters of credit for facilities made available to other group companies. The Company also acts as guarantor in respect of earn-out payments connected to their Spanish joint ventures and reserving in connection with the sale of Aviva Courtage to Groupama. These have been estimated to total £428m at 31 December 2010.

The Company has provided guarantees for the obligations of Aviva International Holdings Limited under Shareholders Agreements entered into with banks and third parties of £228m.

(e) There are no fundamental uncertainties.

1507 OTHER ADJUSTMENTS

At 31 December 2010, other adjustments comprised of claims equalisation provision net of deferred taxes of £274.9m.

1601 EXCHANGE RATES

Assets and liabilities are converted into sterling at rates of exchange ruling at 31 December 2010. Revenue transactions denominated in foreign currencies are translated at the exchange rate at the date of the transaction.

1603 OTHER INCOME AND CHARGES

Other income and charges comprises:

	2010 £000	2009 £000
General Corporate Costs	(64,300)	(90,400)
Profit on sale of subsidiaries	50,000	545,570
Restructuring costs	(22,100)	(42,700)
(Impairment)/Reversal of Impairment of investment in subsidiaries	(118,000)	-
Total (Form 16 Line 21)	(154,400)	412,470

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2010

20A GENERAL INSURANCE BUSINESS – SUMMARY OF BUSINESS CARRIED ON

20Aa Risk Category Allocation

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

20Ab Risks of Death or Injury to Passengers

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

20Ac Miscellaneous and Other Motor

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

20Af Analyses of Mixed Risk Categories

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

Groups of classes	Gross premium written	Provision for undiscounted gross claims Reported IBNR		Provision for gross unearned premium
	£000	£000	£000	£000
TRAVEL				
Accident and Health	5,747	2,532	600	75
Fire and other damage to property	1,045	461	109	13
Classes 16, 17 and 18 combined	3,657	1,611	382	48
Total	10,449	4,604	1,091	136
MIXED COMMERCIAL PACKAGE Fire and other damage to property	14,482	376 169	51 23	10,145 4,597
Liability Classes 16, 17 and 18 combined	6,562 1,585	41	23 5	1,110
	1,000	41	5	1,110
Total	22,629	586	79	15,852

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2010

20Ag Home Foreign and Overseas Business

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

20Aj Unused Authorisation Classes

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

2007 Material Connected Party Transactions (Rule 9.39)

INTRA-GROUP REINSURANCE CONTRACTS

Material intra-group reinsurance contracts in 2010 are summarised below:-

Ceded by	Reinsured by	Relationship	Reinsurance premiums £'m	Result ceded £'m
Aviva Insurance UK Limited	Aviva International Insurance Limited	Subsidiary/ parent	1,190	160 loss
London and Edinburgh Insurance Company Limited	Aviva International Insurance Limited	Subsidiary/ parent	16	3 loss
Gresham Insurance Company Limited	Aviva International Insurance Limited	Subsidiary/ parent	227	4 loss
Aviva International Insurance Limited	Aviva Life Re Ltd	Fellow subsidiaries of Aviva plc	(4)	4 loss
Aviva Insurance Limited	Aviva Life Re Ltd	Fellow subsidiaries of Aviva plc	(2)	2 loss
CGU Bonus Limited	Aviva Life Re Ltd	Fellow subsidiaries of Aviva plc	(3)	3 loss
Aviva Insurance Limited	Aviva Annuity UK Ltd	Fellow subsidiaries of Aviva plc	7	7 profit
CGU Bonus Limited	Aviva Annuity UK Ltd	Fellow subsidiaries of Aviva plc	5	5 profit

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

EXPENSES

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

	£'m
CGU Bonus Limited	1
Aviva Insurance Limited	211

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2010

CAPITAL AND OTHER FUNDING

The following material transactions took place during 2010:-

Received By	Paid By	Relationship	Amount £m	Transaction
Aviva Insurance UK Ltd	Scottish Boiler & General Insurance Company Ltd	Parent/Subsidiary	4	Dividend
Aviva Insurance UK Ltd	CGU Bonus Ltd	Parent/Subsidiary	47	Dividend
Aviva Insurance UK Ltd	Hamilton Insurance Company Ltd	Parent/Subsidiary	25	Dividend
Aviva International Insurance Ltd	Poland Pensions	Parent/Subsidiary	16	Dividend
Aviva International Insurance Ltd	Singapore Life	Parent/Subsidiary	2	Dividend
Aviva International Insurance Ltd	Aviva Insurance Ltd	Parent/Subsidiary	450	Dividend
Aviva Group Holdings Ltd	Aviva International Insurance Ltd	Parent/Subsidiary	500	Dividend
Aviva Insurance Ltd	Aviva International Holdings Ltd	Parent/Subsidiary	450	Dividend

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2010

2008 Accounting For Certain London Insurance Market Business

Following the Company's withdrawal from the London insurance market, certain ceded business is accounted for one quarter in arrears, based upon bordereau statements. This business represents £776,800k of undiscounted gross claims on Form 20A, all of which are 100% reinsured.

2102 Unearned Premiums

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

2202 *2404* Claims Management Costs

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

2204 *2406* Acquisition Costs

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

2205 *2502* Unexpired Risks

Provision is made for unexpired risks when, after taking account of an element of attributable investment income, if necessary, it is anticipated that unearned premiums will be insufficient to cover future claims and expenses on existing contracts. In 2010, no investment income has needed to be taken into account (2009 - £1,120k in reporting category 180).

2402 Adoption of Underwriting Year Accounting

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

2407 Underwriting Year Business

The allocation of business to year is determined by the year in which the risk is incepted, except for certain business in reporting categories 330, 340 and 350 where the basis is the year of signing the policy.

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2010

3001 *3003* Discounting

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

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

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

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

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

3701 Equalisation provisions

Consistent with the other forms included within Appendix 9.2, the calculation of the claims equalisation provision of £300.7m shown in line 28 of Form 37 has been on a consolidated basis. The claims equalisation provision of £280.8m included in line 15 Form 15 differs from this amount as it has been calculated as an aggregation of the claims equalisation provision of the companies within this return rather than on a consolidated basis. The claims equalisation provision on an aggregation basis has been adopted to reflect the actual aggregated liabilities of the underlying companies and is consistent with the treatment of tax for claims equalisation provision.

Explanation of the movement on equalisation provision of £4.1m shown in supplementary note 0313 compared with the transfer in/(out) for the financial year included in line 29 of Form 37 is noted above.

Name of insurer

Aviva International Insurance 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;	Connection	Prop. RI Treaties	Non Prop. RI Treaties	Debts O/S	Deposits Rec.d	Antic. Recov.	Comments
(Para 1(a)	(Para 1(b))	(Para 1(c)(i))	(Para 1(c)(ii))	(Para 1(d))	(Para 1(e))	(Para 1(f)) £000	
Renaissance Reinsurance Ltd Renaissance House 12 Crow Lane Pembroke HM 19 Bermuda	None	£000	£000 3,699	£000	£000	1000	
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
National Indemnity Company 3024 Harney Street Omaha NE 68131-3580 USA	None			8,385		653,411	
HSBC Insurance (Ireland) Limited 1 Grand Canal Square Grand Canal Harbour Dublin 2 Ireland	None	35,902		3,852		67,124	
Aioi Nissay Dowa Insurance Company 1-28-1 Ebisu Shibuya-Ku Tokyo 150-8488, Japan	None			37		1,454	
Millea Group Tokio Marine and Fire Insurance Company Limited 1-2-1 Marunouchi , Chiyoda-Ku, Tokyo 100-0005 Japan	None		472			30	
Tokio Millenium Re Wellesley House North 90 Pitts Bay Road Pembroke HM08 Bermuda	None						Subsidiary of Millea Group, Tokio Marine and Fire Insurance Company

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2010

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

(Para 1(b))	(Para					
	1(c)(i))	(Para 1(c)(ii))	(Para 1(d))	(Para 1(e))	(Para 1(f))	
None	2000	57,275	£000	£000	27,274	
None		18,745	1,336		31,054	
None	11,823	9,757	846		42,987	
None						With effect from 2007 included in Munich Re
None						With effect from 2007 included in r/i parent group
Fellow group undertaking	92	2,271	3,354		9,520	
None		1,032			3,895	
None		1,810			886	
	None None None Fellow group undertaking None	None 11,823 None 11,823 None 92 Fellow group 92 None 92	None57,275None18,745None11,823None9,757None92State2,271None1,032	None 57,275 None 18,745 1,336 None 11,823 9,757 846 None 11,823 9,757 846 None 1 2,271 3,354 None 1,032 1,032 1,032	None 57,275 None 18,745 1,336 None 11,823 9,757 846 None 11,823 9,757 846 None 1 2,271 3,354 None 1,032 1,032 1,032	None 57,275 27,274 None 18,745 1,336 31,054 None 11,823 9,757 846 42,987 None 11,823 9,757 846 42,987 None 27,274 3,354 9,520 None 1,032 3,895 3,895

Name of insurer

Aviva International Insurance 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;	Connection	Prop. RI Treaties	Non Prop. RI Treaties	Debts O/S	Deposits Rec.d	Antic. Recov.	Comments
(Para 1(a)	(Para 1(b))	(Para 1(c)(i)) £000	(Para 1(c)(ii)) £000	(Para 1(d)) £000	(Para 1(e)) £000	(Para 1(f)) £000	
Montpelier Reinsurance Limited 94 Pitts Bay Road Pembroke, HM08 Hamilton Bermuda	None	2000	682	22	2000	2000	
Aviva Life Re Limited One Park Place Hatch Street Dublin 2 Ireland	Fellow group undertaking	(9,966)					
Aviva Annuity UK Limited 2 Rougier Street York YO90 1UU	Fellow group undertaking	12,129				12,468	

Global business

Financial year ended **31st December 2010**

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

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

Name of insurer Aviva

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2010

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

Cedant details	Connection	Premiums receivable	Deposits made included at F13L57	Debts outstanding included at F13L74	Comments
As required by Rule 9.27 (Para 1(a))	(Para 1(b))	(Para 1(c)) £000	(Para 1(d)) £000	(Para 1(e)) £000	
Aviva Insurance UK Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Subsidiary	1,190,256			50% quota share agreement
London and Edinburgh Insurance Company Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Subsidiary	15,635			50% quota share agreement
Gresham Insurance Company Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Subsidiary	226,970			100% quota share agreement

Returns under the Accounts and Statements Rules

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

Aviva International Insurance Limited

Financial Year ended 31st December 2010

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

- (a) The investment guidelines operated by the Company during 2010 for the use of derivative contracts were as follows:
 - (i) Futures

Futures may be used to implement asset allocation decisions, where this is more efficient than trading in the underlying securities or would avoid disruption to asset allocation strategies.

Forward foreign exchange contracts may be used to manage the impact of currency fluctuations on the balance sheet and to hedge cash flows.

(ii) Options

Transactions in financial options may only be undertaken with the prior approval of the Group Derivatives committee. Their use is limited to balance sheet risk reduction, including the management of the solvency capital surplus.

(iii) Swaps

Except for foreign exchange swaps (referred to under futures), swaps may only be undertaken following the prior approval of the Group Derivatives Committee. Their use is limited to balance sheet risk reduction.

- (b) During the financial year the Company had agreed to acquire or dispose of assets under derivative contracts. The impact of derivatives in changing exposures was greatest in May. The company held cross currency swaps with a notional value of £846m, along with forward contracts with £965m notional, equity put options with £1,806m notional and currency options with £555m notional.
- (c) A limited number of foreign exchange forward contracts were entered into over the year, for hedging intra group remittances and proceeds from the sale of a group subsidiary.

Equity put options and currency options were transacted in order to hedge the solvency surplus.

- (d) All derivative contracts entered into during the financial year fell within rule INSPRU 3.2.5R.
- (e) During the year, EUR 3.1m of premiums were received in respect of sold options.

Returns under the Accounts and Statements Rules

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

Aviva International Insurance Limited

Financial year ended 31 December 2010

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

At 31 December 2010, Aviva plc held all the issued shares in Aviva Group Holdings Limited, and Aviva Group Holdings Limited in the Company.

During the year the Company was a controller of the following companies included in this return. At 31 December 2010 the Company held, either directly or indirectly, all the issued shares in and was entitled to exercise all the voting power at any general meeting of each company:

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

During the year Aviva Insurance Limited was a controller of the following companies included in this return. At 31 December 2010 the Company held, either directly or indirectly, all the issued shares in and was entitled to exercise all the voting power at any general meeting of each company:

CGU Bonus Limited Scottish Boiler and General Insurance Company Limited CGU Underwriting Limited The Ocean Marine Insurance Company Limited Hamilton Insurance Company Limited The World Auxiliary Insurance Corporation 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 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: Hamilton Insurance "Non-Venture" Quota Share Treaty Reinsurance Programme

5. Maximum net probable losses

6. Reinsurance Premiums Analysis

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

1.2: UK Catastrophe Annual Aggregate Excess of Loss Reinsurance Programme

Type of Business Covered Type of Cover:	1:	Personal & Commercial Property insurance and reinsurance Property Catastrophe Annual Aggregate Excess of Loss
Business Reinsured		UK companies and branches
From Ground up Cover - Deductible - Reinstatements -		£400m £300m 0
Comments -	-	Annual Aggregate Deductible eroded by individual event losses exceeding franchise (£50m). Per event maximum £100m recoverable, total recoverable: £200m during 3 years of contract
Period of Cover:		23/01/2008 - 31/12/2010

Name of insurer	Aviva International Insurance Limited			
Global business				
Financial year ended	31st December 2010			
Additional information	as req	uired by rule 9.32 of the Accounts and Statements Rules		
1.3: UK Catastrophe To	p Lay	er Excess of Loss Reinsurance Programme		
Type of Business Covere	ed:	Personal & Commercial Property insurance and reinsurance		
Type of Cover:		Property Catastrophe Per Event Excess of Loss reinsurance		
Business Reinsured		UK companies and branches		
From Ground up Cover Deductible Reinstatements	-	£1,675m £1,475m 1		
Comments	-	Total recovery possible is £400m during 3 year contract term		
Period of Cover:		01/04/2008 - 31/03/2011		

Global business

Financial year ended **31st December 2010**

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

2. Property Risk Cover

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

Type of Business Covered:	Commercial Property, Engineering and Contract Works insurance and reinsurance
Type of Cover:	Property Per Risk Excess of Loss Reinsurance
Business Reinsured	UK Companies and branches
From Ground up Cover - Deductible - Reinstatements -	£200m £10m Layer 1 = 4 reinstatements Layer 2 = 3 reinstatements Layer 3 = 2 reinstatements Layer 4 = 1 reinstatement
Comments -	Inures to the benefit of the Group Catastrophe Excess of Loss Programme
Period of Cover:	01/01/2010 - 31/12/2010

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 - Deductible - Reinstatements -	£30m £10m 1
Comments -	None
Period of Cover:	01/01/2010 - 31/12/2010

Aviva International Insurance Limited Name of insurer Global business 31st December 2010 Financial year ended Additional information as required by rule 9.32 of the Accounts and Statements Rules 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

Name of insurer

Aviva International Insurance 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

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

3.1: UK Casualty – Motor Excess of Loss Reinsurance Programme

Type of Business Covere	d:	Motor
Type of Cover:		Casualty Excess of Loss Reinsurance
Business Reinsured		UK companies and branches
From Ground up Cover Deductible Reinstatements	- - -	Unlimited £10m Unlimited but 1 free in respect of motor own damage
Comments	-	None
Period of Cover:		01/07/2010 - 30/06/2011

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

Type of Business Covered:	Employers Liability, Public and Products Liability
Type of Cover:	Casualty Excess of Loss Reinsurance
Business Reinsured	UK companies and branches
From Ground up Cover - Deductible - Reinstatements	£25m (£75m IRO EL/PL/PA clash) £10m Employers Liability Layer 1 - Unlimited (1 in respect of 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

Name of insurer	Aviva International Insurance Limited		
Global business			
Financial year ended	31st	December 2010	
Additional information	as rec	uired by rule 9.32 of the Accounts and Statements Rules	
3.3: UK Casualty – Pers	sonal	Accident Excess of Loss Reinsurance Programme	
Type of Business Covere	ed:	Personal Accident, Sickness and Travel	
Type of Cover:		Casualty Excess of Loss Reinsurance	
Business Reinsured		UK companies and branches	
From Ground up Cover Deductible Reinstatements	- - -	£25m (£75m IRO EL/PL/PA clash) £10m 1	
Comments	-	None	

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

01/07/2010 - 30/06/2011

Period of Cover:

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

Type of Cover:	Casualty Excess of Loss Reinsurance
Business Reinsured	UK companies and branches
From Ground up Cover - Deductible - Reinstatements -	£25m £10m Maximum amount recoverable £45m
Comments -	None
Period of Cover:	01/07/2010 – 30/06/2011

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 - Deductible - Reinstatements	£50m £2m 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

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

Type of Business Covered	d:	Professional Indemnity Liability Insurance and reinsurance	
Type of Cover:		Clash Excess of Loss Reinsurance	
Business Reinsured		UK companies and branches	
Deductible -	-	£25m £5m 1	
Comments -		Operates on Multiple insureds' accumulation of Related Losses with costs inclusive	
Period of Cover:		01/07/2010 - 30/06/2011	

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 - Deductible -		£60m Maximum retention £10m
Comments -		None
Period of Cover:		01/01/2010 - 31/12/2010

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 - Deductible -	£20m Maximum retention £4m
Comments -	None
Period of Cover:	01/01/2010 - 31/12/2010

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

4.6: Hamilton Insurance "Non-Venture" Quota Share Treaty Reinsurance Programme

Type of Business Covered:	Creditor & Household Insurance
Type of Cover:	Quota Share
Business Reinsured:	UK Hamilton Insurance Company Limited
Details: -	100% of all Non-venture Business
Comments -	Covers all business underwritten by Hamilton Insurance prior to its sale to the company, which is not covered by the joint venture agreement.
Period of Cover:	01/01/2010 – 31/12/2010

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)	£210m
Per Risk	£10m
Casualty:	
Motor	£10m
EL /PL	£10m
Personal Accident	£10m
Other classes	£10m
Professional Indemnity	£5m
Marine	£2m
Latent Defects	£10m
Bonds & Guarantees	£4m

Name of insurer

Aviva International Insurance 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

Combined categories	Facultative	Non-facultative	Total
	£000	£000	£000
Accident & health (110)		1,326	1,326
Personal lines motor (120)		4,299	4,299
Household and domestic all risks (160)		9,031	9,031
Personal lines financial loss (180)		56,611	56,611
Commercial motor (220)		(918)	(918)
Commercial lines property (260)	5,780	117,904	123,684
Commercial lines liability (270)		9,479	9,479
Aviation (330)		12	12
Marine (340)		92	92
Goods in transit (350)		830	830
Non-proportional aviation (530)		(2)	(2)
Total	5,780	198,664	204,444

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

Name of insurer Aviva international Insurance Limited

Global business

Financial year ended **31st December 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 contact in the return for the financial year is not commensurate with the economic value provided by that contract, after taking account of the level of risk transferred; or where
- b) there are terms or foreseeable contingencies (other than the insured event) that have the potential to affect materially the value placed on the contract in the insurer's balance sheet at, or any time after, the end of the financial year.

Returns under the Accounts and Statements Rules

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

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2010

We certify that:

- the return has been properly prepared in accordance with the requirements in IPRU(INS), GENPRU and INSPRU as modified by the written concession and directions referred to in supplementary note 0101; and
- 2) we are satisfied that:
- a) throughout the financial year, each of the firms in the group has complied in all material respects with the requirements in SYSC and PRIN as well as the provisions of IPRU(INS), GENPRU and INSPRU; and
- b) it is reasonable to believe that each of the firms in the group has continued so to comply subsequently and will continue so to comply in future.

Andrew Moss, Chief Executive

Patrick Regan, Director

Mark Hodges, Director

30 March 2011

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

Aviva International Insurance Limited

Global business

Financial year ended 31 December 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 32, 34 and 36 to 38 (including the supplementary notes) ("the Forms"); and
- the statements required by IPRU(INS) rules 9.25, 9.26, 9.27 and 9.29 ("the statements").

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

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

This report is made solely to the insurer's directors, in accordance with IPRU(INS) rule 9.35. Our 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 directions issued under section 148 of the Act on 6 February 2009 and 10 June 2009, and the written concessions referred to in supplementary note 0101. Under IPRU(INS) rule 9.11 the Forms and the statements are required to be prepared in the manner specified by the Rules and to state fairly the information provided on the basis required by the Rules.

It is our responsibility to form an independent opinion as to whether the Forms and the statements meet these requirements, and to report our opinion to you. We are also required to report to you if, in our opinion:

- 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 audit.

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 30 March 2011. It also included an assessment of the significant estimates and judgments made by the insurer in the preparation of the Forms and the statements.

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

Opinion

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

Ernst & Young LLP Statutory Auditor London 30 March 2011