

Aviva International Insurance Limited

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



(Appendices 9.1, 9.2, 9.5, 9.6)

Aviva International Insurance Limited

Year ended 31st December 2010

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Year ended 31st December 2010

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

Global business

Financial year ended **31st December 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		As at end of the previous year	
				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)

Capital resources requirement	41	6414347	6147738
Excess (deficiency) of available capital resources to cover general insurance business CRR (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
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Components of capital resources**Form 3
(Sheet 1)**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2010**

	Company registration number	GL/ UK/ CM	day	month	year	units
R3	21487	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	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	15				
Core tier one capital in related undertakings	16	(271900)		(271900)	(1599000)
Core tier one capital (sum of 11 to 16)	19	17112100		17112100	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		17112100	16144000
Investments in own shares	32				
Intangible assets	33	19600		19600	19600
Amounts deducted from technical provisions for discounting	34	258636		258636	276995
Other negative valuation differences	35	274897		274897	284900
Deductions in related undertakings	36	4460584		4460584	4279976
Deductions from tier one (32 to 36)	37	5013717		5013717	4861471
Total tier one capital after deductions (31-37)	39	12098383		12098383	11282529

Components of capital resources**Form 3
(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
R3	21487	GL	31	12	2010	£000
	General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3		Total as at the end of the previous year 4	

Tier two capital

Implicit items, (tier two waivers and amounts excluded from line 22)	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**Form 3
(Sheet 3)**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 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	12486783		12486783	11694329
Inadmissible assets other than intangibles and own shares	73	2360717		2360717	1622200
Assets in excess of market risk and counterparty limits	74	1168093		1168093	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		8957973	8883649

Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	81	8957973		8957973	8883649
Available capital resources for 50% MCR requirement	82	8957973		8957973	8883649
Available capital resources for 75% MCR requirement	83	8957973		8957973	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
				This financial year		Previous year		
				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 in line 13)			14	367378		330154		
Premiums for "actuarial health insurance" (included in line 13)			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 21)			22	897		747		
Premiums earned net of taxes and levies (21-22)			23	3127613		3373442		
Premiums for classes 11, 12 or 13 (included in line 23)			24	352292		382772		
Premiums for "actuarial health insurance" (included in line 23)			25					
Sub-total H (23 + 1/2 24 - 2/3 25)			26	3303759		3564828		
Sub-total I (higher of sub-total A and sub-total H)			30	3303759		3564828		
Adjusted sub-total I if financial year is not a 12 month period to produce an annual figure			31					
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	594677		641670			
	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 end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	612332		691311			
	For insurance business accounted for on an accident year basis	43	3825301		4046908			
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	977821		1021449			
	For insurance business accounted for on an accident year basis	45	4185232		4407852			
Sub-total C (41+42+43-44-45)			46	6819451		7647780		
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			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)			50	524799		560145		
Provisions for claims outstanding (before discounting and net of reinsurance)			51	3327379		3487260		
Provisions for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero			52					
Brought forward amount (see instruction 4)			53	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 financial year		Previous year		
				1		2		
Reference period (No. of months) See <i>INSPRU</i> 1.1.63R			11	36		36		
Claims paid in reference period			21	7544871		8338862		
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	612332		691311		
	For insurance business accounted for on an accident year basis		23	3825301		4046908		
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	977821		1021449		
	For insurance business accounted for on an accident year basis		25	4185232		4407852		
Claims incurred in reference period (21+22+23-24-25)			26	6819451		7647780		
Claims incurred for classes 11, 12 or 13 (included in 26)			27	1079977		1164961		
Claims incurred for "actuarial health insurance" (included in 26)			28					
Sub-total E (26 + 1/2 27 - 2/3 28)			29	7359440		8230261		
Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)			31	2453147		2743420		
Division of sub-total F (gross adjusted claims amount)	X 0.26		32	637818		713289		
	Excess (if any) over 40.3M EURO x 0.03		33	72544		81222		
Sub-total G (32 - 33)			39	565274		632067		
Claims amount Sub-total G x reinsurance ratio (11.49)			41	560148		619616		
Higher of premiums amount and brought forward amount (11.54)			42	603347		632338		
General insurance capital requirement (higher of lines 41 and 42)			43	603347		632338		

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

Global business

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

	Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets	
	R13	21487	GL	31	12	2010	£000	1
				As at end of this financial year		As at end of the previous year		
				1		2		
Land and buildings			11	8400		52300		

Investments in group undertakings and participating interests

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

Other financial investments

Equity shares		41	4048	237640
Other shares and other variable yield participations		42		
Holdings in collective investment schemes		43	39179	227790
Rights under derivative contracts		44	80500	41900
Fixed interest securities	Approved	45	627519	1625990
	Other	46	1006600	876710
Variable interest securities	Approved	47		
	Other	48	423400	88780
Participation in investment pools		49		
Loans secured by mortgages		50		
Loans to public or local authorities and nationalised industries or undertakings		51		
Loans secured by policies of insurance issued by the company		52		
Other loans		53	131892	125396
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	284500	462771
	More than one month withdrawal	55	62100	
Other financial investments		56		

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

Global business

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

			Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets	
			R13	21487	GL	31	12	2010	£000	1
							As at end of this financial year	As at end of the previous year		
							1	2		
Deposits with ceding undertakings						57				
Assets held to match linked liabilities	Index linked					58				
	Property linked					59				

Reinsurers' share of technical provisions

Provision for unearned premiums	60	98291	146086
Claims outstanding	61	1110254	1250959
Provision for unexpired risks	62		
Other	63		

Debtors and salvage

Direct insurance business	Policyholders	71		29700
	Intermediaries	72	440952	311400
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74		203579
	Ceded	75	38950	
Dependants	due in 12 months or less	76	3142000	4106300
	due in more than 12 months	77		
Other	due in 12 months or less	78	18200	
	due in more than 12 months	79		

Other assets

Tangible assets	80		
Deposits not subject to time restriction on withdrawal with approved institutions	81	176790	323380
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)	83	174600	142032
Accrued interest and rent	84	48880	41840
Deferred acquisition costs (general business only)	85	499641	558208
Other prepayments and accrued income	86	16400	4730

Deductions from the aggregate value of assets	87	2897944	3770451
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Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89	11095329	11448940
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Analysis of admissible assets**Form 13
(Sheet 3)**Name of insurer **Aviva International Insurance Limited**

Global business

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

	Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets
R13	21487	GL	31	12	2010	£000	1
				As at end of this financial year		As at end of the previous year	
				1		2	

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

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

Technical provisions (gross amount)

Provision for unearned premiums		11	1566689	1596621
Claims outstanding		12	4437633	4738219
Provision for unexpired risks		13		
Equalisation provisions	Credit business	14		
	Other than credit business	15	280781	284900
Other technical provisions		16		
Total gross technical provisions (11 to 16)		19	6285103	6619740

Provisions and creditors

Provisions	Taxation	21		
	Other risks and charges	22	23850	39246
Deposits received from reinsurers		31		
Creditors	Direct insurance business	41	82600	59800
	Reinsurance accepted	42		
	Reinsurance ceded	43	229970	195520
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions		46		
Creditors	Taxation	47		
	Foreseeable dividend	48		
	Other	49	1181793	997506
Accruals and deferred income		51	145040	168879
Total (19 to 51)		59	7948356	8080691
Provision for "reasonably foreseeable adverse variations"		61		
Cumulative preference share capital		62		
Subordinated loan capital		63		
Total (59 to 63)		69	7948356	8080691

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71	27800	106600
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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 financial year		Previous year		
				1		2		
Transfer (to) / from the general insurance business technical account	From Form 20	11	(35861)		6597			
	Equalisation provisions	12	4119		(23300)			
Transfer from the long term insurance business revenue account		13						
Investment income	Income	14	478203		1142500			
	Value re-adjustments on investments	15	269170		307630			
	Gains on the realisation of investments	16	11100		63730			
Investment charges	Investment management charges, including interest	17	6350					
	Value re-adjustments on investments	18	25400		67300			
	Loss on the realisation of investments	19	422861		454430			
Allocated investment return transferred to the general insurance business technical account		20						
Other income and charges (particulars to be specified by way of supplementary note)		21	(154400)		412470			
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29	117720		1387897			
Tax on profit or loss on ordinary activities		31	(41600)		(116600)			
Profit or loss on ordinary activities after tax (29-31)		39	159320		1504497			
Extraordinary profit or loss (particulars to be specified by way of supplementary note)		41						
Tax on extraordinary profit or loss		42						
Other taxes not shown under the preceding items		43						
Profit or loss for the financial year (39+41-(42+43))		49	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 **Aviva International Insurance Limited**

Global business

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

			Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets	
			R17	21487	GL	31	12	2010	£000	1
Derivative contracts			Value as at the end of this financial year				Notional amount as at the end of this financial year			
			Assets 1		Liabilities 2		Bought / Long 3		Sold / Short 4	
Futures and contracts for differences	Fixed-interest securities	11								
	Interest rates	12	4400	70600	145209	145209				
	Inflation	13								
	Credit index / basket	14								
	Credit single name	15								
	Equity index	16								
	Equity stock	17								
	Land	18								
	Currencies	19	41200	6200	911267	390161				
	Mortality	20								
	Other	21								
In the money options	Swaptions	31								
	Equity index calls	32								
	Equity stock calls	33								
	Equity index puts	34	18500			1783350				
	Equity stock puts	35								
	Other	36	16400		2000000					
Out of the money options	Swaptions	41								
	Equity index calls	42								
	Equity stock calls	43								
	Equity index puts	44								
	Equity stock puts	45								
	Other	46		25833		2000000				
Total (11 to 46)		51	80500	102633	3056476	4318720				
Adjustment for variation margin		52								
Total (51 + 52)		53	80500	102633						

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

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

Global business

Financial year ended **31st December 2010**

			Company registration number	GL/ UK/ CM	day	month	year	units	
			R20A	21487	GL	31	12	2010	£000
Category number	FSA return general insurance business reporting category		Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year			
				Reported	Incurred but not reported				
			1	2	3	4			
001	Total business	1	3098693	3050866	1337790	1566689			
002	Total primary (direct) and facultative business	2	1624746	1930660	1074190	842554			
003	Total treaty reinsurance accepted business	3	1473947	1120206	263600	724135			
110	Total primary (direct) and facultative accident & health (category numbers 111 to 114)	4	18037	16154	2569	7187			
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5		33826	1054				
160	Primary (direct) and facultative household and domestic all risks.	6	149989	67204	3530	80586			
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	284933	51769	28810	140216			
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8	67052	114482	5166	34217			
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9	726198	305272	53871	361982			
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10	337513	1073712	913512	168233			
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11	6962	8798	286	20267			
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12	75	75360	21383				
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13	3719	148950	37965	1038			
350	Total primary (direct) and facultative goods in transit	14	30268	35133	6044	28828			
400	Miscellaneous primary (direct) and facultative business	15							
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	16	22060	119648	94739				
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17	1451887	1000558	168861	724135			
700	Miscellaneous treaty reinsurance accepted business	18							
	Total (lines 4 to 18)	20	3098693	3050866	1337790	1566689			

General insurance business - summary of business carried on**Form 20A
(Sheet 3)**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2010**

		Company registration number	GL/ UK/ CM	day	month	year	units	
		R20A	21487	GL	31	12	2010	£000
Category number	FSA return general insurance business reporting category	Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year			Provision for gross unearned premium at the end of this financial year		
			Reported	Incurred but not reported				
		1	2	3		4		

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

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	5
344	Protection and indemnity	67				
345	Freight demurrage and defence	68				
346	War risks	69				
347	Yacht	70	3719	6289	85	1033
350	Total primary (direct) and facultative goods in transit (equals line 14)	71	30268	35133	6044	28828

PRIMARY (DIRECT) and FACULTATIVE: MISCELLANEOUS

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

510	Non-proportional accident & health	81				
520	Non-proportional motor	82		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	

PROPORTIONAL TREATY

610	Proportional accident & health	91	253686	13482	16934	85409
620	Proportional motor	92	650019	729870	54146	340311
630	Proportional aviation	93	(5)	3035	850	
640	Proportional marine	94		21665	12271	
650	Proportional transport	95				
660	Proportional property	96	461882	155267	22917	257637
670	Proportional liability (non-motor)	97	21768	67035	58655	22279
680	Proportional financial lines	98	64537	10204	3088	18499
690	Proportional aggregate cover	99				

TREATY REINSURANCE: MISCELLANEOUS

700	Miscellaneous treaty reinsurance accepted business	101				
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TOTAL (lines 21 to 101)	111	3098693	3050866	1337790	1566689	
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General insurance business: Technical account (excluding equalisation provisions)**Form 20**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total 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 reinsurance					This financial year		Previous year		
					1	2			
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	2852380	3095802					
	Claims incurred (22. 17. 4)	12	1736759	2030662					
	Claims management costs (22. 18. 4)	13	141089	117929					
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17	1103062	1167325					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(128530)	(220114)					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	23901	12927					
	Claims incurred (22. 13. 4)	22	(67857)	(246666)					
	Claims management costs (22. 14. 4)	23	4578	28664					
	Adjustment for discounting (22. 51. 4)	24	(18359)	(9037)					
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26	(5321)	(4819)					
	Balance (21-22-23+24+25-26)	29	74142	226711					
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31	18527						
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39	18527						
Balance of all years' underwriting (19+29+39)		49	(35861)	6597					
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(35861)	6597					

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

		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 reinsurance						This financial year		Previous year	
						1		2	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	1432346		1540406	
	Claims incurred (22. 17. 4)				12	769665		957840	
	Claims management costs (22. 18. 4)				13	40969		36039	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	676382		671056	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(54670)		(124529)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	82		(1446)	
	Claims incurred (22. 13. 4)				22	(135824)		(181436)	
	Claims management costs (22. 14. 4)				23	3452		6847	
	Adjustment for discounting (22. 51. 4)				24	(18359)		(9037)	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	(5339)		(4881)	
	Balance (21-22-23+24+25-26)				29	119434		168987	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31	15583		465	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39	15583		465	
Balance of all years' underwriting (19+29+39)					49	80347		44923	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	80347		44923	

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

		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 reinsurance					This financial year		Previous year		
					1	2			
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	1420034		1555396	
	Claims incurred (22. 17. 4)				12	967094		1072822	
	Claims management costs (22. 18. 4)				13	100120		81890	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	426680		496269	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(73860)		(95585)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	23819		14373	
	Claims incurred (22. 13. 4)				22	67967		(65230)	
	Claims management costs (22. 14. 4)				23	1126		21817	
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	18		62	
	Balance (21-22-23+24+25-26)				29	(45292)		57724	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31	2944		(465)	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39	2944		(465)	
Balance of all years' underwriting (19+29+39)					49	(116208)		(38326)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(116208)		(38326)	

General insurance business: Technical account (excluding equalisation provisions)**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	month	year	units	Category number	
		R20	21487	GL	31	12	2010	£000	160
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11			160492		199859		
	Claims incurred (22. 17. 4)	12			83442		105498		
	Claims management costs (22. 18. 4)	13			217		536		
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15			4655		(4655)		
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17			78064		92143		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19			(5886)		6337		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21					10740		
	Claims incurred (22. 13. 4)	22			(4782)		8389		
	Claims management costs (22. 14. 4)	23			139		12		
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26					2062		
	Balance (21-22-23+24+25-26)	29			4643		277		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)				49		(1243)		6614	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		(1243)		6614	

General insurance business: Technical account (excluding equalisation provisions)**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	month	year	units	Category number	
		R20	21487	GL	31	12	2010	£000	180
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	246242		261204	
	Claims incurred (22. 17. 4)				12	76701		156342	
	Claims management costs (22. 18. 4)				13	3881		3987	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15	(4655)		4655	
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	163004		135897	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	7311		(39677)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	86		110	
	Claims incurred (22. 13. 4)				22	(16207)		3629	
	Claims management costs (22. 14. 4)				23	3574		129	
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	390		(16877)	
	Balance (21-22-23+24+25-26)				29	12329		13229	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	19640		(26448)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	19640		(26448)	

General insurance business: Technical account (excluding equalisation provisions)**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	month	year	units	Category number	
		R20	21487	GL	31	12	2010	£000	220
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11			62914		53689		
	Claims incurred (22. 17. 4)	12			41789		45011		
	Claims management costs (22. 18. 4)	13			2369		2862		
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17			22685		20036		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19			(3929)		(14220)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21			2		2446		
	Claims incurred (22. 13. 4)	22			(14071)		(1191)		
	Claims management costs (22. 14. 4)	23			(1203)		865		
	Adjustment for discounting (22. 51. 4)	24			1253				
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26			(268)		2079		
	Balance (21-22-23+24+25-26)	29			16797		693		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)				49		12868		(13527)	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		12868		(13527)	

General insurance business: Technical account (excluding equalisation provisions)**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 reinsurance						This financial year		Previous year	
						1		2	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	594920		640418	
	Claims incurred (22. 17. 4)				12	334266		360367	
	Claims management costs (22. 18. 4)				13	18991		16113	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	280099		276178	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(38436)		(12240)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(20)		(21465)	
	Claims incurred (22. 13. 4)				22	(45448)		(56136)	
	Claims management costs (22. 14. 4)				23	977		225	
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	(4493)		7073	
	Balance (21-22-23+24+25-26)				29	48944		27373	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	10508		15133	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	10508		15133	

General insurance business: Technical account (excluding equalisation provisions)**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	month	year	units	Category number	
		R20	21487	GL	31	12	2010	£000	270
Items to be shown net of reinsurance						This financial year		Previous year	
						1		2	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	309222		331109	
	Claims incurred (22. 17. 4)				12	198656		238605	
	Claims management costs (22. 18. 4)				13	13069		9481	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	100072		114884	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(2575)		(31861)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	35		(7836)	
	Claims incurred (22. 13. 4)				22	(1834)		(133865)	
	Claims management costs (22. 14. 4)				23	1756		6065	
	Adjustment for discounting (22. 51. 4)				24	(19505)		(9037)	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	(1198)		(1067)	
	Balance (21-22-23+24+25-26)				29	(18194)		111994	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	(20769)		80133	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(20769)		80133	

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

		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 reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11				
	Claims incurred (22. 17. 4)				12				
	Claims management costs (22. 18. 4)				13				
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17				
	Balance of year's underwriting (11-12-13+14-15+16-17)				19				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21				
	Claims incurred (22. 13. 4)				22				
	Claims management costs (22. 14. 4)				23				
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26				
	Balance (21-22-23+24+25-26)				29				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31		15583	465	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39		15583	465	
Balance of all years' underwriting (19+29+39)					49		15583	465	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59		15583	465	

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

		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 reinsurance					This financial year		Previous year		
					1	2			
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	5429		5583	
	Claims incurred (22. 17. 4)				12	2926		2411	
	Claims management costs (22. 18. 4)				13	341		341	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	14184		21992	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(12022)		(19161)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21				
	Claims incurred (22. 13. 4)				22	2952		955	
	Claims management costs (22. 14. 4)				23	(237)		130	
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26				
	Balance (21-22-23+24+25-26)				29	(2715)		(1085)	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	(14737)		(20246)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(14737)		(20246)	

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

		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 reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	53127		48544	
	Claims incurred (22. 17. 4)				12	31885		49606	
	Claims management costs (22. 18. 4)				13	2101		2719	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	18274		9926	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	867		(13707)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(21)		14559	
	Claims incurred (22. 13. 4)				22	(56434)		(3217)	
	Claims management costs (22. 14. 4)				23	(1554)		(579)	
	Adjustment for discounting (22. 51. 4)				24	(107)			
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	230		1849	
	Balance (21-22-23+24+25-26)				29	57630		16506	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	58497		2799	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	58497		2799	

General insurance business: Technical account (excluding equalisation provisions)**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	month	year	units	Category number	
		R20	21487	GL	31	12	2010	£000	500
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11				
	Claims incurred (22. 17. 4)				12				
	Claims management costs (22. 18. 4)				13				
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17				
	Balance of year's underwriting (11-12-13+14-15+16-17)				19				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21		22015		
	Claims incurred (22. 13. 4)				22		22220	(7038)	
	Claims management costs (22. 14. 4)				23				
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26		18	62	
	Balance (21-22-23+24+25-26)				29		(223)	6976	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31		(9)	(452)	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39		(9)	(452)	
Balance of all years' underwriting (19+29+39)					49		(232)	6524	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59		(232)	6524	

General insurance business: Technical account (excluding equalisation provisions)**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	month	year	units	Category number	
		R20	21487	GL	31	12	2010	£000	600
Items to be shown net of reinsurance					This financial year		Previous year		
					1	2			
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	1420034	1555396					
	Claims incurred (22. 17. 4)	12	967094	1072822					
	Claims management costs (22. 18. 4)	13	100120	81890					
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17	426680	496269					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(73860)	(95585)					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	1804	14373					
	Claims incurred (22. 13. 4)	22	45747	(58192)					
	Claims management costs (22. 14. 4)	23	1126	21817					
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26							
	Balance (21-22-23+24+25-26)	29	(45069)	50748					
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31	2953	(13)					
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39	2953	(13)					
Balance of all years' underwriting (19+29+39)		49	(115976)	(44850)					
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(115976)	(44850)					

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Business

		Company registration number		GL/UK/CM	day	month	year	units	Category number
		R21	21487	GL	31	12	2010	£000	001
Premiums receivable during the financial year	Gross premiums written		Reinsurers' share		Net of reinsurance				
	Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
	1		3		5				
In respect of risks incepted in previous financial years	11	23914		13		23901			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12	(4919)		281		(5200)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	330122	57542	36432	1258	293690	56284	
	For periods of 12 months	14	1216437	1361547	97083	65149	1119354	1296398	
	For periods of more than 12 months	15	18765	95170	871	3347	17894	91823	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	1544191	52430	117549	28537	1426642	23893		
Total (12 to 16)	19	3104596	1566689	252216	98291	2852380	1468398		

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

		Company registration number		GL/UK/CM		day	month	year	units	Category number
		R21	21487	GL	31	12	2010	£000	002	
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance				
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		1		3		5				
In respect of risks incepted in previous financial years	11	95		13		82				
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		1	2	3	4	5	6			
In respect of risks incepted in previous financial years	12	2194		281		1913				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	261219	48471	36432	1258	224787	47213		
	For periods of 12 months	14	539302	663105	97083	65149	442219	597956		
	For periods of more than 12 months	15	17248	93037	871	3347	16377	89690		
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	864599	37941	117549	28537	747050	9404		
Total (12 to 16)		19	1684562	842554	252216	98291	1432346	744263		

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

		Company registration number		GL/UK/CM	day	month	year	units	Category number
		R21	21487	GL	31	12	2010	£000	003
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		1		3		5			
In respect of risks incepted in previous financial years	11	23819				23819			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12	(7113)				(7113)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	68903	9071		68903	9071		
	For periods of 12 months	14	677135	698442		677135	698442		
	For periods of more than 12 months	15	1517	2133		1517	2133		
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	679592	14489		679592	14489		
Total (12 to 16)		19	1420034	724135		1420034	724135		

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

Primary (direct) and facultative household and domestic all risks.					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2010	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11									
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12									
In respect of risks incepted in this financial year	For periods of less than 12 months	13	7125	2275	538	18	6587	2257			
	For periods of 12 months	14	62278	78311	8444	31	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		16	100149		78		100071				
Total (12 to 16)		19	169552	80586	9060	49	160492	80537			

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

		Company registration number		GL/UK/CM	day	month	year	units	Category number
		R21	21487	GL	31	12	2010	£000	180
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		1		3		5			
In respect of risks incepted in previous financial years	11	56		(30)		86			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12	1286		(701)		1987			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	84785	2058	11379	115	73406	1943	
	For periods of 12 months	14	63483	63575	27404	16434	36079	47141	
	For periods of more than 12 months	15	8995	60695	255	1755	8740	58940	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	201960	13888	75930	27894	126030	(14006)	
Total (12 to 16)		19	360509	140216	114267	46198	246242	94018	

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

Total primary (direct) and facultative commercial motor business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2010	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11	5		3		2				
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	98		66		32				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	8323	438	9		8314	438			
	For periods of 12 months	14	24355	33703	(911)	(93)	25266	33796			
	For periods of more than 12 months	15	54	76	8		46	76			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	29682		426		29256				
Total (12 to 16)		19	62512	34217	(402)	(93)	62914	34310			

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

Total primary (direct) and facultative commercial lines property business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2010	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11	(16)		4		(20)				
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	(363)		109		(472)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	95151	28887	21075	1109	74076	27778			
	For periods of 12 months	14	267719	326195	53496	46579	214223	279616			
	For periods of more than 12 months	15	1725	6900	525	787	1200	6113			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	340534		34641		305893				
Total (12 to 16)		19	704766	361982	109846	48475	594920	313507			

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

Total primary (direct) and facultative commercial lines liability business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2010	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11	87		52		35				
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	2010		1182		828				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	53330	13333	2338		50992	13333			
	For periods of 12 months	14	113560	153728	5863		107697	153728			
	For periods of more than 12 months	15	293	1172	44		249	1172			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	149457		1		149456				
Total (12 to 16)		19	318650	168233	9428		309222	168233			

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative marine business

Total primary (direct) and facultative marine business				Company registration number	GL/ UK/ CM	day	month	year	units	Category number
				R21	21487	GL	31	12	2010	£000
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance				
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		1		3		5				
In respect of risks incepted in previous financial years		11								
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12								
In respect of risks incepted in this financial year	For periods of less than 12 months	13	2525	880	87		2438	880		
	For periods of 12 months	14	157	157	5		152	157		
	For periods of more than 12 months	15								
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	2839	1			2839	1		
Total (12 to 16)		19	5521	1038	92		5429	1038		

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

		Company registration number		GL/UK/CM	day	month	year	units	Category number
		R21	21487	GL	31	12	2010	£000	409
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		1		3		5			
In respect of risks incepted in previous financial years		11	(37)		(16)		(21)		
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years		12	(837)		(375)		(462)		
In respect of risks incepted in this financial year	For periods of less than 12 months	13	9980	600	1006	16	8974	584	
	For periods of 12 months	14	7750	7436	2782	2198	4968	5238	
	For periods of more than 12 months	15	6181	24194	39	805	6142	23389	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	39978	24052	6473	643	33505	23409	
Total (12 to 16)		19	63052	56282	9925	3662	53127	52620	

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

Total Non-Proportional Reinsurance Treaty Business accepted				Company registration number		GL/ UK/ CM		day	month	year	units	Category number
				R21	21487	GL	31	12	2010	£000	500	
Premiums receivable during the financial year				Gross premiums written		Reinsurers' share			Net of reinsurance			
				Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
				1		3		5				
In respect of risks incepted in previous financial years				11	22015			22015				
				Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
				1	2	3	4	5	6			
In respect of risks incepted in previous financial years				12								
In respect of risks incepted in this financial year	For periods of less than 12 months			13								
	For periods of 12 months			14								
	For periods of more than 12 months			15								
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year				16								
Total (12 to 16)				19								

General insurance business (accident year accounting): Analysis of premiums**Form 21**Name of insurer **Aviva 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	month	year	units	Category number
		R21	21487	GL	31	12	2010	£000	600
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		1		3		5			
In respect of risks incepted in previous financial years	11	1804				1804			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12	(7113)				(7113)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	68903	9071		68903	9071		
	For periods of 12 months	14	677135	698442		677135	698442		
	For periods of more than 12 months	15	1517	2133		1517	2133		
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	679592	14489		679592	14489		
Total (12 to 16)		19	1420034	724135		1420034	724135		

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**

FSA general insurance business reporting category

Total Business

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	21487	GL	31	12	2010	£000	001
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	3988921		1077814		2827676		(83431)	
	Reinsurers' share	12	605982		75976		514432		(15574)	
	Net (11-12)	13	3382939		1001838		2313244		(67857)	
	Claims management costs	14	57987		37551		25014		4578	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			812045		948648		1760693	
	Reinsurers' share	16			17712		6222		23934	
	Net (15-16)	17			794333		942426		1736759	
	Claims management costs	18			117126		23963		141089	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	454880		756874		384317		827437	
	Other acquisition expenses	22	103328		229198		115324		217202	
	Administrative expenses	23			129870				129870	
	Reinsurance commissions and profit participations	24	111730		33361		68323		76768	
	Total (21+22+23-24)	29	446478		1082581		431318		1097741	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	451842				415054		(36788)	
	Reinsurers' share	32	174847				156418		(18429)	
	Claims management costs	33								
	Total (31-32+33)	39	276995				258636		(18359)	
Split of line 29	Prior financial years	41			(5321)				(5321)	
	This financial year	42	446478		1087902		431318		1103062	
Split of line 39	Incidents occurring prior to this financial year	51	276995				258636		(18359)	
	Incidents occurring in this financial year	52								

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	21487	GL	31	12	2010	£000	002
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	2893334		575080		2178210		(140044)	
	Reinsurers' share	12	574150		70795		499135		(4220)	
	Net (11-12)	13	2319184		504285		1679075		(135824)	
	Claims management costs	14	33396		19630		17218		3452	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			277017		516582		793599	
	Reinsurers' share	16			17712		6222		23934	
	Net (15-16)	17			259305		510360		769665	
	Claims management costs	18			32199		8770		40969	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	347406		531758		288964		590200	
	Other acquisition expenses	22	53116		112713		58376		107453	
	Administrative expenses	23			50158				50158	
	Reinsurance commissions and profit participations	24	111730		33361		68323		76768	
	Total (21+22+23-24)	29	288792		661268		279017		671043	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	451842				415054		(36788)	
	Reinsurers' share	32	174847				156418		(18429)	
	Claims management costs	33								
	Total (31-32+33)	39	276995				258636		(18359)	
Split of line 29	Prior financial years	41			(5339)				(5339)	
	This financial year	42	288792		666607		279017		676382	
Split of line 39	Incidents occurring prior to this financial year	51	276995				258636		(18359)	
	Incidents occurring in this financial year	52								

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2010	£000	003
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1095587	502734	649466	56613			
	Reinsurers' share	12	31832	5181	15297	(11354)			
	Net (11-12)	13	1063755	497553	634169	67967			
	Claims management costs	14	24591	17921	7796	1126			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		535028	432066	967094			
	Reinsurers' share	16							
	Net (15-16)	17		535028	432066	967094			
	Claims management costs	18		84927	15193	100120			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	107474	225116	95353	237237			
	Other acquisition expenses	22	50212	116485	56948	109749			
	Administrative expenses	23		79712		79712			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	157686	421313	152301	426698			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41		18		18			
	This financial year	42	157686	421295	152301	426680			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	21487	GL	31	12	2010	£000	160
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	76727		45530		26998		(4199)	
	Reinsurers' share	12	7504		4040		4047		583	
	Net (11-12)	13	69223		41490		22951		(4782)	
	Claims management costs	14	82		215		6		139	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			42599		43736		86335	
	Reinsurers' share	16			2893				2893	
	Net (15-16)	17			39706		43736		83442	
	Claims management costs	18			214		3		217	
Provision for unexpired risks		19	(4655)						4655	
Net operating expenses	Commissions	21	42601		69973		34868		77706	
	Other acquisition expenses	22	237						237	
	Administrative expenses	23			137				137	
	Reinsurance commissions and profit participations	24	16						16	
	Total (21+22+23-24)	29	42822		70110		34868		78064	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42	42822		70110		34868		78064	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

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

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2010	£000	180
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
			1	2	3		4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	156113	89289	42932		(23892)		
	Reinsurers' share	12	43323	12488	23150		(7685)		
	Net (11-12)	13	112790	76801	19782		(16207)		
	Claims management costs	14	1565	3070	2069		3574		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		55840	37647		93487		
	Reinsurers' share	16		13931	2855		16786		
	Net (15-16)	17		41909	34792		76701		
	Claims management costs	18		2429	1452		3881		
Provision for unexpired risks		19	4655				(4655)		
Net operating expenses	Commissions	21	172618	169330	118720		223228		
	Other acquisition expenses	22	4315	4904	4326		4893		
	Administrative expenses	23		6182			6182		
	Reinsurance commissions and profit participations	24	103944	28509	61544		70909		
	Total (21+22+23-24)	29	72989	151907	61502		163394		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41		390			390		
	This financial year	42	72989	151517	61502		163004		
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	21487	GL	31	12	2010	£000	220
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	139081		35087		94044		(9950)	
	Reinsurers' share	12	22025		786		25360		4121	
	Net (11-12)	13	117056		34301		68684		(14071)	
	Claims management costs	14	2724		442		1079		(1203)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			16185		25604		41789	
	Reinsurers' share	16								
	Net (15-16)	17			16185		25604		41789	
	Claims management costs	18			1715		654		2369	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	5454		12143		5608		11989	
	Other acquisition expenses	22	5883		4709		2282		8310	
	Administrative expenses	23			2118				2118	
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29	11337		18970		7890		22417	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	15219				20736		5517	
	Reinsurers' share	32	15219				19483		4264	
	Claims management costs	33								
	Total (31-32+33)	39					1253		1253	
Split of line 29	Prior financial years	41			(268)				(268)	
	This financial year	42	11337		19238		7890		22685	
Split of line 39	Incidents occurring prior to this financial year	51					1253		1253	
	Incidents occurring in this financial year	52								

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	21487	GL	31	12	2010	£000	260
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	380722		184967		158556		(37199)	
	Reinsurers' share	12	33637		12495		29391		8249	
	Net (11-12)	13	347085		172472		129165		(45448)	
	Claims management costs	14	4987		4095		1869		977	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			142436		195514		337950	
	Reinsurers' share	16			317		3367		3684	
	Net (15-16)	17			142119		192147		334266	
	Claims management costs	18			16136		2855		18991	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	83314		197107		90095		190326	
	Other acquisition expenses	22	24803		68275		34462		58616	
	Administrative expenses	23			27947				27947	
	Reinsurance commissions and profit participations	24	1963		3999		4679		1283	
	Total (21+22+23-24)	29	106154		289330		119878		275606	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41			(4493)				(4493)	
	This financial year	42	106154		293823		119878		280099	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	21487	GL	31	12	2010	£000	270
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	2063979		254682		1781327		(27970)	
	Reinsurers' share	12	463479		35602		401741		(26136)	
	Net (11-12)	13	1600500		219080		1379586		(1834)	
	Claims management costs	14	21100		11314		11542		1756	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			7733		190923		198656	
	Reinsurers' share	16								
	Net (15-16)	17			7733		190923		198656	
	Claims management costs	18			9483		3586		13069	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	26229		70325		27191		69363	
	Other acquisition expenses	22	15164		28822		14475		29511	
	Administrative expenses	23								
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29	41393		99147		41666		98874	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	433811				385888		(47923)	
	Reinsurers' share	32	156816				128398		(28418)	
	Claims management costs	33								
	Total (31-32+33)	39	276995				257490		(19505)	
Split of line 29	Prior financial years	41			(1198)				(1198)	
	This financial year	42	41393		100345		41666		100072	
Split of line 39	Incidents occurring prior to this financial year	51	276995				257490		(19505)	
	Incidents occurring in this financial year	52								

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative marine business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2010	£000	340
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	3529	1801	4747	3019			
	Reinsurers' share	12	759	138	688	67			
	Net (11-12)	13	2770	1663	4059	2952			
	Claims management costs	14	293	44	12	(237)			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		1296	1630	2926			
	Reinsurers' share	16							
	Net (15-16)	17		1296	1630	2926			
	Claims management costs	18		332	9	341			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	1138	7588	383	8343			
	Other acquisition expenses	22	569	3719	290	3998			
	Administrative expenses	23		1843		1843			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	1707	13150	673	14184			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42	1707	13150	673	14184			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	21487	GL	31	12	2010	£000	409
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	73183		(36276)		69606		(39853)	
	Reinsurers' share	12	3423		5246		14758		16581	
	Net (11-12)	13	69760		(41522)		54848		(56434)	
	Claims management costs	14	2645		450		641		(1554)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			10928		21528		32456	
	Reinsurers' share	16			571				571	
	Net (15-16)	17			10357		21528		31885	
	Claims management costs	18			1890		211		2101	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	16052		5292		12099		9245	
	Other acquisition expenses	22	2145		2284		2541		1888	
	Administrative expenses	23			11931				11931	
	Reinsurance commissions and profit participations	24	5807		853		2100		4560	
	Total (21+22+23-24)	29	12390		18654		12540		18504	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	2812				8430		5618	
	Reinsurers' share	32	2812				8537		5725	
	Claims management costs	33								
	Total (31-32+33)	39					(107)		(107)	
Split of line 29	Prior financial years	41			230				230	
	This financial year	42	12390		18424		12540		18274	
Split of line 39	Incidents occurring prior to this financial year	51					(107)		(107)	
	Incidents occurring in this financial year	52								

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2010	£000	500
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
			1	2	3		4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	16136	210	38146		22220		
	Reinsurers' share	12							
	Net (11-12)	13	16136	210	38146		22220		
	Claims management costs	14							
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15							
	Reinsurers' share	16							
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks		19							
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23		18			18		
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29		18			18		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41		18			18		
	This financial year	42							
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	21487	GL	31	12	2010	£000	600
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1079451		502524		611320		34393	
	Reinsurers' share	12	31832		5181		15297		(11354)	
	Net (11-12)	13	1047619		497343		596023		45747	
	Claims management costs	14	24591		17921		7796		1126	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			535028		432066		967094	
	Reinsurers' share	16								
	Net (15-16)	17			535028		432066		967094	
	Claims management costs	18			84927		15193		100120	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	107474		225116		95353		237237	
	Other acquisition expenses	22	50212		116485		56948		109749	
	Administrative expenses	23			79694				79694	
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29	157686		421295		152301		426680	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42	157686		421295		152301		426680	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

Form 23

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Business

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2010	11				794333	749250	193176			1736759		2852380		60.9
12	2009	12	996984	1033678		502434	411317	34564	821780	211898	(85363)		3097688	(8.3)	62.8
12	2008	13	1237160	1321718	651087	193333	429899	17189	600134	46400	(6113)		4014781	(2.3)	63.0
12	2007	14	1330188	1383973	993567	107046	268114	6310	358019	14638	8813		3892570	(.6)	69.5
12	2006	15	1077505	1364149	992361	86833	162774	3352	258838	4972	(10851)	541	4047758	(8.7)	57.4
12	2005	16	1003367	1418909	1006722	41533	73268	7675	142073	2590	(22187)		4092019	(20.4)	52.1
12	2004	17	884217	1416106	1017166	23278	39859	7011	69698	1554	(1104)	(18)	3907659	(23.2)	50.5
12	2003	18	848236	1349261	970475	14477	25164	6468	39497	987	5625	1243	3553846	(24.7)	52.5
12	2002	19	905754	1241862	975902	5071	26571	7311	30564	1802	6587		3319690	(18.3)	57.9
12	2001	20	801291	1065422	936911	3622	14461	576	20439	575	(2355)		2709934	(10.3)	64.8
Prior accident years		21				24211	241364	529997	244449	512032	39091	256870			
Reconciliation		22													
Total (11 to 22)		29				1796171	2442041	813629	2585491	797448	1668902	258636			

Form 23

Global business

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

										Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
										R23	21487	GL	31	12	2010	£000	002
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %		
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13		
12	2010	11				259305	393264	117096			769665		1432346		53.7		
12	2009	12	353707	604133		253247	253817	22422	458201	145932	(74647)		1540488	(12.4)	57.3		
12	2008	13	346854	697143	305348	104244	246908	10773	356055	31917	(26047)		1783759	(4.3)	56.9		
12	2007	14	446743	795002	491059	49639	174691	4263	225001	11024	(7432)		1885114	(9.5)	61.9		
12	2006	15	372545	720076	485969	36030	93956	2253	147482	3797	(19040)	541	2089486	(14.1)	47.4		
12	2005	16	397950	778835	508740	13266	45110	1547	87463	2171	(29711)		2215975	(27.0)	43.6		
12	2004	17	352387	758904	518856	8201	22275	1130	41001	1370	(10765)	(18)	2065148	(27.5)	43.7		
12	2003	18	343204	754621	525804	9536	12999	763	26562	878	(4142)	1243	1761191	(27.2)	50.7		
12	2002	19	423677	705293	536765	2988	15795	1722	19016	1748	(259)		1697397	(21.0)	57.8		
12	2001	20	630107	872397	763788	3133	12859	562	18661	560	(2667)		2163214	(10.6)	65.2		
Prior accident years		21				24001	235118	520112	238198	502147	38886	256870					
Reconciliation		22															
Total (11 to 22)		29				763590	1506792	682643	1617640	701544	633841	258636					

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

Accident year ended		11	Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2010	11				535028	355986	76080			967094		1420034		68.1
12	2009	12	643277	429545		249187	157500	12142	363579	65966	(10716)		1557200	(2.5)	68.2
12	2008	13	890306	624575	345739	89089	182991	6416	244079	14483	19934		2231022	(.1)	67.9
12	2007	14	883445	588971	502508	57407	93423	2047	133018	3614	16245		2007456	11.3	76.7
12	2006	15	704960	644073	506392	50803	68818	1099	111356	1175	8189		1958272	(2.6)	68.0
12	2005	16	605417	640074	497982	28267	28158	6128	54610	419	7524		1876044	(12.4)	62.1
12	2004	17	531830	657202	498310	15077	17584	5881	28697	184	9661		1842511	(18.3)	58.0
12	2003	18	505032	594640	444671	4941	12165	5705	12935	109	9767		1792655	(21.4)	54.2
12	2002	19	482077	536569	439137	2083	10776	5589	11548	54	6846		1622293	(14.7)	57.9
12	2001	20	171184	193025	173123	489	1602	14	1778	15	312		546720	(9.2)	63.4
Prior accident years		21				210	6246	9885	6251	9885	205				
Reconciliation		22													
Total (11 to 22)		29				1032581	935249	130986	967851	95904	1035061				

Form 23

Global business

FSA general insurance business reporting category

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

											Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
											R23	21487	GL	31	12	2010	£000	160
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13			
12	2010	11				39706	40607	3129			83442		160492		52.0			
12	2009	12	57542	47956		31001	10201	167	43901	4055	(6587)		199859	(13.7)	49.5			
12	2008	13	68305	57862	47567	3555	4499	126	7002	229	949		219011	(3.7)	56.6			
12	2007	14	117287	88836	86723	1029	1035	70	2009	110	15		248717		82.9			
12	2006	15	121241	79984	79909	1865	825	15	2912	30	(237)		330603	3.3	61.7			
12	2005	16	133632	115696	96621	1255	457	7	1571	14	134		361970	(15.0)	64.1			
12	2004	17	129492	207480	96074	109	209	6	278	6	40		364305	(53.5)	62.0			
12	2003	18	93840	207546	131193	395	432	4	1037	3	(209)		320711	(36.4)	70.4			
12	2002	19	141811	156477	116141	607	1402	2	1904	2	105		352838	(24.5)	73.7			
12	2001	20	213068	177757	161967	347	2273	2	2490	2	130		526524	(7.4)	71.7			
Prior accident years		21				1327	1217	2	1665	3	878							
Reconciliation		22																
Total (11 to 22)		29				81196	63157	3530	64769	4454	78660							

Form 23

FSA general insurance business reporting category

Company registration number		GL/ UK/ CM	day	month	year	units	Category number
R23	21487	GL	31	12	2010	£000	180
Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %	
ted (net)	Incurred but not reported (net)						
7	8	9	10	11	12	13	
		76701		246242		31.1	
35429	22996	(14184)		261290	(24.3)	54.4	
24669	4501	2074		264935	14.2	48.5	
2061	1484	1849		350796	1.1	22.4	
416	791	1523		353331	(1.8)	29.6	
1180	1026	1722		366173	(16.0)	30.7	
538	811	1036		335996	(17.3)	32.5	
834	598	711		253191	(23.5)	38.9	
307	1188	81		211918	(24.5)	44.0	
492	268	66		221367	(12.3)	51.9	
13065	136	(11085)					
78991	33799	60494					

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2010	11				16185	21340	4264			41789		62914		66.4
12	2009	12	15685	29326		13295	12551	388	25456	3870	(3092)		53691	(10.5)	78.1
12	2008	13	19386	30791	14576	6621	16178	233	24291	381	(1640)		61000	22.1	93.4
12	2007	14	23990	46210	20455	3739	7911	106	10591	114	1051		77999	(30.3)	72.1
12	2006	15	22733	48089	24816	5037	5177	56	11926	39	(1695)		94092	(27.0)	61.4
12	2005	16	25087	51623	23400	3284	4367	60	9607	19	(1915)		102044	(39.7)	55.1
12	2004	17	19393	33338	31906	1023	3644	39	6487	9	(1790)		85101	9.8	65.8
12	2003	18	23820	40731	35216	34	5134	13	5696	9	(524)	445	96171	(.8)	66.8
12	2002	19	42883	58544	46816	34	573	4	623	5	(17)		151880	(19.0)	59.5
12	2001	20	108978	125249	104576	247	3369	1	4631	4	(1018)		323309	(13.6)	67.2
Prior accident years		21				987	8880		13296	2	(3431)	808			
Reconciliation		22													
Total (11 to 22)		29				50486	89124	5164	112604	4452	27718	1253			

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

Form 23

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2010	11				142119	151439	40708			334266		594920		56.2
12	2009	12	149452	210915		134407	48056	4092	161702	49213	(24360)		640398	(11.5)	52.5
12	2008	13	163351	246824	144876	26039	36371	1386	71873	5233	(13310)		753172	(15.5)	49.4
12	2007	14	233457	362755	256519	13177	28748	673	37419	2088	3091		747440	(17.5)	71.3
12	2006	15	147073	258290	202036	2775	3363	230	8574	560	(2766)		797095	(19.3)	44.6
12	2005	16	165678	226071	185512	(6357)	1631	71	1459	192	(6306)		840683	(20.0)	41.2
12	2004	17	113482	157434	151101	244	1248	18	1105	43	362		740083	(3.1)	36.0
12	2003	18	132063	164517	126458	827	1383	10	2306	15	(101)		533075	(21.8)	48.9
12	2002	19	127626	131263	94639	475	1056		1738	12	(219)		455425	(26.7)	49.1
12	2001	20	124004	149856	136343	106	557		819	1	(157)		398650	(8.6)	65.5
Prior accident years		21				779	272		2733		(1682)				
Reconciliation		22													
Total (11 to 22)		29				314591	274124	47188	289728	57357	288818				

Form 23

Global business

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

										Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
										R23	21487	GL	31	12	2010	£000	270
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %		
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13		
12	2010	11				7733	138395	52528			198656		309222		64.2		
12	2009	12	7361	231244		37543	163019	15716	171578	59666	(14966)		331144	(6.5)	67.5		
12	2008	13	11685	271092	43789	49753	172061	8515	211148	21104	(1923)		403193	1.1	70.9		
12	2007	14	5379	226312	76822	39706	131618	2909	169580	7154	(2501)		388446	10.9	66.0		
12	2006	15	7413	249475	116122	32707	78748	1442	120254	2352	(9709)	541	412486	(8.2)	57.3		
12	2005	16	4905	278033	126486	18763	35006	428	71132	908	(17843)		444411	(35.0)	41.8		
12	2004	17	5951	221315	156207	9430	15268	286	31442	490	(6948)	(18)	420577	(18.1)	44.5		
12	2003	18	6578	201574	145818	7362	5002	70	16438	166	(4170)	798	336896	(21.5)	48.9		
12	2002	19	6341	207605	159222	1695	11375	20	13161	19	(90)		258825	(17.0)	69.0		
12	2001	20	7968	187135	159353	2165	493	13	4020		(1349)		227558	(13.4)	74.7		
Prior accident years		21				19956	217764	519833	198024	501864	57665	256169					
Reconciliation		22															
Total (11 to 22)		29				226813	968749	601760	1006777	593723	196822	257490					

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative marine business

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2010	11				1296	1545	85			2926		5429		53.9
12	2009	12	1361	1050		622	1499	1	1038	12	1072		5583	102.1	62.4
12	2008	13	2237	767	1041	445	778		481		742		6816	195.2	66.0
12	2007	14	2806	10604	780	103	158		243		18		6678	(90.2)	57.6
12	2006	15	2226	1451	620	86	408		144	2	348		7539	(23.2)	44.3
12	2005	16	1975	2665	1209	210	283		168		325		7347	(36.1)	50.0
12	2004	17	2626	3132	794	62	377		258		181		9182	(60.6)	42.0
12	2003	18	1510	1182	966	72	218		120		170		7367	6.3	37.5
12	2002	19	2053	1533	1812	1	216		158		59		6282	32.4	65.0
12	2001	20	2038	2104	1494	50	62		84		28		6867	(23.7)	53.1
Prior accident years		21				12	59		62		9				
Reconciliation		22													
Total (11 to 22)		29				2959	5603	86	2756	14	5878				

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

Form 23

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

										Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
										R23	21487	GL	31	12	2010	£000	409
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %		
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)							
			1	2	3	4	5	6	7	8	9	10	11	12	13		
12	2010	11				10357	17242	4286			31885		53127		60.0		
12	2009	12	24389	25217		(2404)	14799	292	19097	6120	(12530)		48523	(49.7)	76.4		
12	2008	13	22088	29766	16163	(9996)	14057	60	16591	469	(12939)		75632	(31.9)	56.0		
12	2007	14	22375	23488	17937	(11737)	3945	9	3098	74	(10955)		65038	(56.8)	50.0		
12	2006	15	17629	31590	14930	(8500)	5272	3	3256	23	(6504)		94340	(62.9)	31.1		
12	2005	16	9691	38551	23830	(5861)	2389	2	2346	12	(5828)		93347	(47.2)	32.2		
12	2004	17	34215	61186	23127	(3801)	1055	4	893	11	(3646)		109904	(66.7)	49.7		
12	2003	18	41156	68191	34078	39	66	94	131	87	(19)		213780	(49.7)	35.3		
12	2002	19	63453	78524	65879	44	901	524	1125	522	(178)		260229	(14.2)	50.3		
12	2001	20	129208	150557	130933	47	5706	290	6125	285	(367)		458939	(9.0)	58.0		
Prior accident years		21				647	5239	141	9353	142	(3468)	(107)					
Reconciliation		22															
Total (11 to 22)		29				(31165)	70671	5705	62015	7745	(24549)	(107)					

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2010	11													
12	2009	12													
12	2008	13													
12	2007	14													
12	2006	15													
12	2005	16						5504			5504		5504		100.0
12	2004	17						5504			5504		5504		100.0
12	2003	18						5504			5504		5504		100.0
12	2002	19						5503			5503		5503		100.0
12	2001	20													
Prior accident years		21				210	6246	9885	6251	9885	205				
Reconciliation		22													
Total (11 to 22)		29				210	6246	31900	6251	9885	22220				

Company
registration
numberGL/
UK/
CM

day

month

year

units

Category
number**R23****21487****GL****31****12****2010****£000****500**

Form 23

Global business

FSA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

										Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
										R23	21487	GL	31	12	2010	£000	600
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %		
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13		
12	2010	11				535028	355986	76080			967094		1420034		68.1		
12	2009	12	643277	429545		249187	157500	12142	363579	65966	(10716)		1557200	(2.5)	68.2		
12	2008	13	890306	624575	345739	89089	182991	6416	244079	14483	19934		2231022	(.1)	67.9		
12	2007	14	883445	588971	502508	57407	93423	2047	133018	3614	16245		2007456	11.3	76.7		
12	2006	15	704960	644073	506392	50803	68818	1099	111356	1175	8189		1958272	(2.6)	68.0		
12	2005	16	605417	640074	497982	28267	28158	624	54610	419	2020		1870540	(13.3)	62.0		
12	2004	17	531830	657202	498310	15077	17584	377	28697	184	4157		1837007	(19.1)	57.9		
12	2003	18	505032	594640	444671	4941	12165	201	12935	109	4263		1787151	(22.3)	54.1		
12	2002	19	482077	536569	439137	2083	10776	86	11548	54	1343		1616790	(15.7)	57.8		
12	2001	20	171184	193025	173123	489	1602	14	1778	15	312		546720	(9.2)	63.4		
Prior accident years		21															
Reconciliation		22															
Total (11 to 22)		29				1032371	929003	99086	961600	86019	1012841						

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Business

Total Business												Company registration number				GL/ UK/ CM				day		month		year		units		Category number	
												R24		21487				GL		31		12		2010		£000		001	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns				
			29	29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99	99			
Premiums written	Gross Amount		11	93		8		3		11																115			
	Reinsurers' share		12	(5)		1		3		11																10			
	Net (11-12)		19	98		7																				105			
Claims paid	Gross Amount		21	56263		4327		1123		916																62629			
	Reinsurers' share		22	52234		3448		1123		916																57721			
	Net (21-22)		29	4029		879																				4908			
Claims management costs			39																										
Net operating expenses	Commissions		41	283		27		9		109																428			
	Other acquisition expenses		42																										
	Administrative expenses		43																										
	Reinsurers' commissions and profit participations		44	39				9		109																157			
	Payable net (41+42+43-44)		49	244		27																				271			
Technical provisions	Brought forward	Undiscounted	51	19969		26364																				46333			
		Adjustment for discounting	52																										
	Carried forward	Undiscounted	53	20074		2658																				22732			
		Adjustment for discounting	54																										
	Increase (decrease) in the financial year (53-54-51+52)		59	105		(23706)																				(23601)			
Balance on each underwriting year (19-29-39-49-59)			69	(4280)		22807																				18527			

Form 24

FSA general insurance business reporting category

Category
number[illegible]

Form 24

FSA general insurance business reporting category

Category
number[illegible]

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

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all columns	
		29	29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99	99												
Premiums written	Gross Amount	11																																			
	Reinsurers' share	12																																			
	Net (11-12)	19																																			
Claims paid	Gross Amount	21	3																																		
	Reinsurers' share	22	3																																		
	Net (21-22)	29																																			
Claims management costs		39																																			
Net operating expenses	Commissions	41																																			
	Other acquisition expenses	42																																			
	Administrative expenses	43																																			
	Reinsurers' commissions and profit participations	44																																			
	Payable net (41+42+43-44)	49																																			
Technical provisions	Brought forward	Undiscounted	51																																		
		Adjustment for discounting	52																																		
	Carried forward	Undiscounted	53																																		
		Adjustment for discounting	54																																		
	Increase (decrease) in the financial year (53-54-51+52)		59																																		
Balance on each underwriting year (19-29-39-49-59)		69																																			

Form 24

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

[illegible]

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative aviation business

Total primary (direct) and facultative aviation business															Company registration number		GL/ UK/ CM		day		month		year		units		Category number			
															R24		21487		GL		31		12		2010		£000		330	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns			
																												29	29	12
Premiums written	Gross Amount		11	50		9		7		9																75				
	Reinsurers' share		12	(5)		1		7		9																12				
	Net (11-12)		19	55		8																				63				
Claims paid	Gross Amount		21	27791		4144		681		792																33408				
	Reinsurers' share		22	23952		3322		681		792																28747				
	Net (21-22)		29	3839		822																				4661				
Claims management costs			39																											
Net operating expenses	Commissions		41	147		31		22		109																309				
	Other acquisition expenses		42																											
	Administrative expenses		43																											
	Reinsurers' commissions and profit participations		44	26				22		109																157				
	Payable net (41+42+43-44)		49	121		31																				152				
Technical provisions	Brought forward	Undiscounted	51	18092		22053																				40145				
		Adjustment for discounting	52																											
	Carried forward	Undiscounted	53	18326		1486																				19812				
		Adjustment for discounting	54																											
	Increase (decrease) in the financial year (53-54-51+52)		59	234		(20567)																				(20333)				
Balance on each underwriting year (19-29-39-49-59)			69	(4139)		19722																				15583				

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total primary (direct) and facultative marine business

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all columns	
		29	29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99	99												
Premiums written	Gross Amount	11																																			
	Reinsurers' share	12																																			
	Net (11-12)	19																																			
Claims paid	Gross Amount	21	14035																							14035											
	Reinsurers' share	22	14035																							14035											
	Net (21-22)	29																																			
Claims management costs		39																																			
Net operating expenses	Commissions	41																																			
	Other acquisition expenses	42																																			
	Administrative expenses	43																																			
	Reinsurers' commissions and profit participations	44																																			
	Payable net (41+42+43-44)	49																																			
Technical provisions	Brought forward	Undiscounted	51																																		
		Adjustment for discounting	52																																		
	Carried forward	Undiscounted	53																																		
		Adjustment for discounting	54																																		
	Increase (decrease) in the financial year (53-54-51+52)		59																																		
Balance on each underwriting year (19-29-39-49-59)		69																																			

Form 24

FSA general insurance business reporting category

Category
number[illegible]

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

Total Non-Proportional Reinsurance Treaty Business accepted														Company registration number		GL/ UK/ CM		day		month		year		units		Category number			
														R24		21487		GL		31		12		2010		£000		500	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns				
			29	29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99	99			
Premiums written	Gross Amount		11	44		1																				45			
	Reinsurers' share		12	(2)																						(2)			
	Net (11-12)		19	46		1																				47			
Claims paid	Gross Amount		21	8987		9		37																		9033			
	Reinsurers' share		22	8774				37																		8811			
	Net (21-22)		29	213		9																				222			
Claims management costs			39																										
Net operating expenses	Commissions		41	138		4																				142			
	Other acquisition expenses		42																										
	Administrative expenses		43																										
	Reinsurers' commissions and profit participations		44																										
	Payable net (41+42+43-44)		49	138		4																				142			
Technical provisions	Brought forward	Undiscounted	51	1471		820																				2291			
		Adjustment for discounting	52																										
	Carried forward	Undiscounted	53	1792		191																				1983			
		Adjustment for discounting	54																										
	Increase (decrease) in the financial year (53-54-51+52)		59	321		(629)																				(308)			
Balance on each underwriting year (19-29-39-49-59)			69	(626)		617																				(9)			

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

Total Proportional Reinsurance Treaty Business accepted													Company registration number		GL/ UK/ CM		day		month		year		units		Category number			
													R24		21487		GL		31		12		2010		£000		600	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns			
			29	29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99	99		
Premiums written	Gross Amount		11	(1)		(2)		(4)		2																(5)		
	Reinsurers' share		12	2				(4)		2																		
	Net (11-12)		19	(3)		(2)																				(5)		
Claims paid	Gross Amount		21	5402		174		405		124																6105		
	Reinsurers' share		22	5425		126		405		124																6080		
	Net (21-22)		29	(23)		48																				25		
Claims management costs			39																									
Net operating expenses	Commissions		41	(2)		(8)		(13)																		(23)		
	Other acquisition expenses		42																									
	Administrative expenses		43																									
	Reinsurers' commissions and profit participations		44	13				(13)																				
	Payable net (41+42+43-44)		49	(15)		(8)																				(23)		
Technical provisions	Brought forward	Undiscounted	51	406		3491																				3897		
		Adjustment for discounting	52																									
	Carried forward	Undiscounted	53	(44)		981																				937		
		Adjustment for discounting	54																									
	Increase (decrease) in the financial year (53-54-51+52)		59	(450)		(2510)																				(2960)		
Balance on each underwriting year (19-29-39-49-59)			69	485		2468																				2953		

Form 25

Global business

FSA general insurance business reporting category

Total Business

[illegible]

Form 25

Global business

FSA general insurance business reporting category

Company registration number	GL/UK/CM	day	month	year	units	Category number
21487	GL	31	12	2010	£000	002

[illegible]

Form 25

FSA general insurance business reporting category

Category
number[illegible]

Form 25

FSA general insurance business reporting category

Category
number[illegible]

Form 25

FSA general insurance business reporting category

Category
number[illegible]

Form 25

Global business

FSA general insurance business reporting category

Company registration number	GL/UK/CM	day	month	year	units	Category number
21487	GL	31	12	2010	£000	330

[illegible]

Form 25

FSA general insurance business reporting category

Category
number[illegible]

Form 25

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

[illegible]

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

Global business

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

Total Non-Proportional Reinsurance Treaty Business accepted												Company registration number				GL/ UK/ CM		day		month		year		units		Category number	
												R25		21487		GL		31		12		2010		£000		500	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns		
Reported claims outstanding	Gross Amount	11	112940	187		275																		113402			
	Reinsurers' share	12	111651	46		275																		111972			
Claims incurred but not reported	Gross Amount	13	62698	57		84																		62839			
	Reinsurers' share	14	62195	7		84																		62286			
Claims management costs		15																									
Adjustment for discounting	Gross Amount	16	34981																					34981			
	Reinsurers' share	17	34981																					34981			
	Claims management costs	18																									
Allocation to / (from) another risk category of anticipated surplus		19																									
Balance of the fund		20																									
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	1792	191																				1983			
Provision for unearned premiums		22																									
Provision for unexpired risks		23																									
Deferred acquisition costs		24																									
Other technical provisions (particulars to be specified by way of supplementary note)		25																									
Total (21+22+23-24+25)		29	1792	191																				1983			

Form 25

FSA general insurance business reporting category

Category
number[illegible]

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

Global business

Currency **British pound**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional accident & health

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2010	11				150116	7569	16120			173805		254856		68.2
12	2009	12	139045	18328		20684	2939	442	5619	12709	5737		240129	31.3	67.9
12	2008	13	181168	28702	19961	10392	311	372	1084	419	9572		304943	8.1	69.6
12	2007	14	146438	26284	19080	6605	721		897	3	6426		251591	0.5	68.7
12	2006	15	120214	24133	20736	4463	1742		1753		4452		219405	11.6	67.1
12	2005	16	88122	33390	25033	3204	43		21		3226		182269	(15.3)	63.9
12	2004	17	67442	26977	14319	1989	77		69	1	1996		201711	(39.3)	41.6
12	2003	18	60880	23496	20799	128	12		73	1	66		187014	(10.9)	43.8
12	2002	19	59724	22445	18822	8	59		54	1	12		168112	(15.8)	46.8
12	2001	20	23572	8023	6426		10		9		1		49653	(19.8)	60.4
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				197589	13483	16934	9579	13134	205293				

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional motor

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurring but not reported (net)	Reported (net)	Incurring but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2010	11				214048	209811	36218			460077		572831		80.3
12	2009	12	255658	253837		120132	135359	8843	222635	31202	10497		616364	4.1	84.4
12	2008	13	415382	401468	176323	64335	163534	5240	212678	11395	9036		961401	2.0	85.8
12	2007	14	362492	349920	252394	43310	89721	1701	124052	2660	8020		876761	10.6	85.5
12	2006	15	371858	427385	305764	42016	64769	948	105731	858	1144		980358	(3.2)	80.1
12	2005	16	344016	454872	331725	24359	26827	563	52819	270	(1340)		986583	(15.7)	73.7
12	2004	17	292096	440417	334548	11102	17032	351	26901	103	1481		966477	(17.6)	67.8
12	2003	18	262449	421867	325121	4611	11566	185	11429	75	4858		938692	(19.1)	64.3
12	2002	19	250627	359238	276052	1807	9795	83	10392	39	1254		852808	(19.9)	63.1
12	2001	20	92337	126902	119860	379	1456	14	1368	15	466		337149	(4.1)	63.5
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				526099	729870	54146	768005	46617	495493				

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

Global business

Currency **British pound**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional property

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
							Reported (net)	Incurring but not reported (net)	Reported (net)	Incurring but not reported (net)					
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2010	11				153483	120940	13950			288373		475988		60.6
12	2009	12	216806	130470		92936	10947	1847	113619	16851	(24740)		567516	(19.0)	56.8
12	2008	13	263444	157001	124639	6800	12368	246	15141	1088	3185		715790	(8.2)	56.9
12	2007	14	341185	186792	206170	5668	491	185	4375	556	1413		635318	13.8	87.2
12	2006	15	188903	149760	148105	3152	178	87	362	184	2871		526679	1.2	64.6
12	2005	16	152891	106389	112784	163	406	29	689	74	(165)		454054	6.6	58.6
12	2004	17	131833	154632	115589	1636	277	11	401	31	1492		448637	(24.0)	55.6
12	2003	18	143611	111005	70622	23	102	5	415	12	(297)		438501	(36.3)	48.9
12	2002	19	128387	128069	118209	100	814		776	7	131		397799	(7.0)	62.2
12	2001	20	41387	38646	37781	89	28		36		81		117674	(1.9)	67.4
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				264050	146551	16360	135814	18803	272344				

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

Global business

Currency **British pound**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional liability (excluding motor)

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2010	11				7776	11943	3162			22881		30116		76.0
12	2009	12	11609	16699		10035	6097	565	13549	3150	(2)		50304		56.3
12	2008	13	13913	23140	12435	6188	4775	164	11987	645	(1505)		70758	1.8	53.0
12	2007	14	13364	16140	15650	1320	1756	85	2825	230	106		57845	16.5	55.6
12	2006	15	6459	13376	9386	1045	2001	23	3329	38	(298)		35948	(6.9)	52.6
12	2005	16	6113	11936	11302	299	499	17	645	25	145		34189	1.5	53.3
12	2004	17	956	12887	10074	274	169	12	1222	21	(788)		17688	(18.3)	64.9
12	2003	18	1936	9516	7582	154	452	10	988	9	(381)		17191	(13.9)	58.9
12	2002	19	2520	8150	8070	130	97	3	309	1	(80)		10909	1.8	99.2
12	2001	20	121	10573	5432		80		177		(97)		5617	(47.9)	100.3
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				27221	27869	4041	35031	4119	19981				

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

Global business

Currency **British pound**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional financial lines

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2010	11				9105	4697	2113			15915		86243		18.5
12	2009	12	20159	10211		5400	2158	445	8157	2054	(2208)		81194	(21.6)	34.7
12	2008	13	16399	14264	12381	1374	2003	394	3189	936	(354)		178130	13.2	18.3
12	2007	14	19965	9835	9214	504	734	76	869	165	280		185941	7.0	16.4
12	2006	15	17526	29419	22418	127	128	41	181	95	20		195882	(22.8)	20.5
12	2005	16	14275	33487	16998	242	383	15	436	50	154		213445	(47.3)	15.0
12	2004	17	39502	22287	23920	76	29	3	104	28	(24)		202494	7.8	31.4
12	2003	18	36156	24756	20547	25	33	1	30	12	17		205753	(16.8)	27.6
12	2002	19	40839	18670	17984	38	11		17	6	26		187162	(3.4)	31.5
12	2001	20	13758	8872	2605	21	28		188		(139)		36627	(70.1)	44.8
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				16912	10204	3088	13171	3346	13687				

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional accident & health

Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2010	11				150116	7569	16120			173805		254856		68.2
12	2009	12	139045	18328		20684	2939	442	5619	12709	5737		240129	31.3	67.9
12	2008	13	181168	28702	19961	10392	311	372	1084	419	9572		304943	8.1	69.6
12	2007	14	146438	26284	19080	6605	720		897	3	6425		251591	0.5	68.7
12	2006	15	120214	24133	20736	4463	1742		1753		4452		220281	11.6	66.8
12	2005	16	88122	33390	25033	3204	43		21		3226		182269	(15.3)	63.9
12	2004	17	67442	26977	14319	1989	77		69	1	1996		201711	(39.3)	41.6
12	2003	18	60880	23496	20799	128	12		73	1	66		187014	(10.9)	43.8
12	2002	19	59724	22445	18822	8	59		54	1	12		168112	(15.8)	46.8
12	2001	20	23572	8023	6426		10		9		1		49653	(19.8)	60.4
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				197589	13482	16934	9579	13134	205292				

Form 27

Global business

Currency **British pound**

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional motor

										Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	
										R27	21487	GL	31	12	2010	000	620	GBP
Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year					Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)									
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2010	11				214048	209811	36218			460077		572831		80.3			
12	2009	12	255658	253837		120132	135359	8843	222635	31202	10497		616364	4.1	84.4			
12	2008	13	415382	401468	176323	64335	163534	5240	212678	11395	9036		961401	2.0	85.8			
12	2007	14	362492	349920	252394	43310	89721	1701	124052	2660	8020		876761	10.6	85.5			
12	2006	15	371858	427385	305764	42016	64769	948	105731	858	1144		980358	(3.2)	80.1			
12	2005	16	344016	454872	331725	24359	26827	563	52819	270	(1340)		986583	(15.7)	73.7			
12	2004	17	292096	440417	334548	11102	17032	351	26901	103	1481		966477	(17.6)	67.8			
12	2003	18	262449	421867	325121	4611	11566	185	11429	75	4858		938692	(19.1)	64.3			
12	2002	19	250627	359238	276052	1807	9795	83	10392	39	1254		852808	(19.9)	63.1			
12	2001	20	92337	126902	119860	379	1456	14	1368	15	466		337149	(4.1)	63.5			
Prior accident years		21																
Reconciliation		22																
Total (11 to 22)		29				526099	729870	54146	768005	46617	495493							

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

										Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code	
										R27	21487	GL	31	12	2010	000	660	GBP
Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year		1	2	3	4	Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)	9	10	11	12	13			
12	2010	11				153483	120940	13950			288373		475988		60.6			
12	2009	12	216806	130470		92936	10947	1847	113619	16851	(24740)		567516	(19.0)	56.8			
12	2008	13	263444	157001	124639	6800	12368	246	15141	1088	3185		715790	(8.2)	56.9			
12	2007	14	341185	186792	206170	5668	491	185	4375	556	1413		635318	13.8	87.2			
12	2006	15	188903	149760	148105	3152	178	87	362	184	2871		526679	1.2	64.6			
12	2005	16	152891	106389	112784	163	406	29	689	74	(165)		454054	6.6	58.6			
12	2004	17	131833	154632	115589	1636	277	11	401	31	1492		448637	(24.0)	55.6			
12	2003	18	143611	111005	70622	23	102	5	415	12	(297)		438501	(36.3)	48.9			
12	2002	19	128387	128069	118209	100	814		776	7	131		397799	(7.0)	62.2			
12	2001	20	41387	38646	37781	89	28		36		81		117674	(1.9)	67.4			
Prior accident years		21																
Reconciliation		22																
Total (11 to 22)		29				264050	146551	16360	135814	18803	272344							

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional liability (excluding motor)

Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2010	11				7776	11943	3162			22881		30116		76.0
12	2009	12	11609	16699		10035	6097	565	13549	3150	(2)		50304		56.3
12	2008	13	13913	23140	12435	6188	4775	164	11987	645	(1505)		70758	1.8	53.0
12	2007	14	13364	24126	16729	2158	4165	85	7045	230	(867)		57845	(4.1)	63.1
12	2006	15	(6518)	26353	12596	2112	7326	23	13269	38	(3846)		35948	(16.3)	43.2
12	2005	16	6113	11936	2516	1493	3442	17	7797	25	(2870)		34189	(37.4)	39.7
12	2004	17	956	12887	4870	1682	3111	12	7383	21	(2599)		17688	(24.9)	60.1
12	2003	18	1936	9516	5818	653	1978	10	4399	9	(1767)		17191	(11.1)	60.5
12	2002	19	2520	8150	7542	305	250	3	1257	1	(700)		10909	(0.6)	97.4
12	2001	20	121	10573	5432		80		177		(97)		5617	(47.9)	100.3
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				32402	43167	4041	66863	4119	8628				

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional financial lines

										Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	
										R27	21487	GL	31	12	2010	000	680	GBP
Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year					Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)									
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2010	11				9105	4697	2113			15915		86243		18.5			
12	2009	12	20159	10211		5400	2158	445	8157	2054	(2208)		81194	(21.6)	34.7			
12	2008	13	16399	14264	12381	1374	2003	394	3189	936	(354)		178130	13.2	18.3			
12	2007	14	19965	9835	9214	504	734	76	869	165	280		185941	7.0	16.4			
12	2006	15	17526	29419	22418	127	128	41	181	95	20		195933	(22.8)	20.5			
12	2005	16	14275	33487	17138	242	383	15	436	50	154		213512	(46.9)	15.0			
12	2004	17	39851	22359	23679	76	29	3	104	28	(24)		202494	6.4	31.4			
12	2003	18	36377	24756	20179	25	33	1	30	12	17		206630	(18.3)	27.4			
12	2002	19	41533	18738	18650	38	11		17	6	26		187469	(0.2)	32.1			
12	2001	20	14062	9865	2641	21	28		188		(139)		39118	(72.7)	42.8			
Prior accident years		21																
Reconciliation		22																
Total (11 to 22)		29				16912	10204	3088	13171	3346	13687							

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses by risk category for treaty reinsurance**Form 28**Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Non-proportional marine

Non-proportional marine										Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
										R28		21487		GL		31		12		2010		000		540		USD	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns		
				29	29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99	99
Premiums written	Gross Amount		11																								
	Reinsurers' share		12																								
	Net (11-12)		19																								
Claims paid	Gross Amount		21	6919																						6919	
	Reinsurers' share		22	6919																						6919	
	Net (21-22)		29																								
Claims management costs			39																								
Net operating expenses	Commissions		41																								
	Other acquisition expenses		42																								
	Administrative expenses		43																								
	Reinsurers' commissions and profit participations		44																								
	Payable net (41+42+43-44)		49																								
Technical provisions	Brought forward	Undiscounted	51																								
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53																								
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59																								
Balance on each underwriting year (19-29-39-49-59)			69																								

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses by risk category for treaty reinsurance**Form 28**
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Non-proportional marine

Non-proportional marine										Company registration number		GL/UK/CM		day	month	year	Monetary units		Category number		Currency code					
										R28		21487		GL		31	12	2010	000		540		USD			
Underwriting year ended			MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY		
				12	00	12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	89	
Premiums written	Gross Amount		11																							
	Reinsurers' share		12																							
	Net (11-12)		19																							
Claims paid	Gross Amount		21			(19)		132		15		(28)		208		5		212		683		(32)		28		46
	Reinsurers' share		22			(19)		132		15		(28)		208		5		212		683		(32)		28		46
	Net (21-22)		29																							
Claims management costs			39																							
Net operating expenses	Commissions		41																							
	Other acquisition expenses		42																							
	Administrative expenses		43																							
	Reinsurers' commissions and profit participations		44																							
	Payable net (41+42+43-44)		49																							
Technical provisions	Brought forward	Undiscounted	51																							
		Adjustment for discounting	52																							
	Carried forward	Undiscounted	53																							
		Adjustment for discounting	54																							
	Increase (decrease) in the financial year (53-54-51+52)		59																							
Balance on each underwriting year (19-29-39-49-59)			69																							

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses by risk category for treaty reinsurance**Form 28**
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Non-proportional marine

Non-proportional marine														Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
														R28		21487		GL		31		12		2010		000		540		USD	
Underwriting year ended			MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY					
			12	88																											
Premiums written	Gross Amount		11																												
	Reinsurers' share		12																												
	Net (11-12)		19																												
Claims paid	Gross Amount		21		5669																										
	Reinsurers' share		22		5669																										
	Net (21-22)		29																												
Claims management costs			39																												
Net operating expenses	Commissions		41																												
	Other acquisition expenses		42																												
	Administrative expenses		43																												
	Reinsurers' commissions and profit participations		44																												
	Payable net (41+42+43-44)		49																												
Technical provisions	Brought forward	Undiscounted	51																												
		Adjustment for discounting	52																												
	Carried forward	Undiscounted	53																												
		Adjustment for discounting	54																												
	Increase (decrease) in the financial year (53-54-51+52)		59																												
Balance on each underwriting year (19-29-39-49-59)			69																												

Form 28

Currency **US dollar**

FSA general insurance business reporting category

Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code
21487	GL	31	12	2010	000	570	USD

[illegible]

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses by risk category for treaty reinsurance**Form 28**
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Non-proportional liability (non-motor)

Non-proportional liability (non-motor)															Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
															R28		21487		GL		31		12		2010		000		570		USD	
Underwriting year ended			MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY						
			12	00	12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89						
Premiums written	Gross Amount		11																													
	Reinsurers' share		12																													
	Net (11-12)		19																													
Claims paid	Gross Amount		21																													
	Reinsurers' share		22																													
	Net (21-22)		29																													
Claims management costs			39																													
Net operating expenses	Commissions		41																													
	Other acquisition expenses		42																													
	Administrative expenses		43																													
	Reinsurers' commissions and profit participations		44																													
	Payable net (41+42+43-44)		49																													
Technical provisions	Brought forward	Undiscounted	51																													
		Adjustment for discounting	52																													
	Carried forward	Undiscounted	53																													
		Adjustment for discounting	54																													
	Increase (decrease) in the financial year (53-54-51+52)		59																													
Balance on each underwriting year (19-29-39-49-59)			69																													

Form 28
(continuation sheet)

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Non-proportional liability (non-motor)

[illegible]

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses by risk category for treaty reinsurance**Form 28**Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional liability (excluding motor)

Proportional liability (excluding motor)										Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
										R28		21487		GL		31		12		2010		000		670		USD	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns		
			29	29	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	99	99	
Premiums written	Gross Amount		11																								
	Reinsurers' share		12																								
	Net (11-12)		19																								
Claims paid	Gross Amount		21	7877																						7877	
	Reinsurers' share		22	7877																						7877	
	Net (21-22)		29																								
Claims management costs			39																								
Net operating expenses	Commissions		41																								
	Other acquisition expenses		42																								
	Administrative expenses		43																								
	Reinsurers' commissions and profit participations		44																								
	Payable net (41+42+43-44)		49																								
Technical provisions	Brought forward	Undiscounted	51																								
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53																								
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59																								
Balance on each underwriting year (19-29-39-49-59)			69																								

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses by risk category for treaty reinsurance**Form 28**
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional liability (excluding motor)

Proportional liability (excluding motor)										Company registration number		GL/UK/CM		day	month	year	Monetary units		Category number		Currency code				
										R28		21487		GL		31	12	2010	000		670		USD		
Underwriting year ended			MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
				12	00	12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90
Premiums written	Gross Amount		11																						
	Reinsurers' share		12																						
	Net (11-12)		19																						
Claims paid	Gross Amount		21																						
	Reinsurers' share		22																						
	Net (21-22)		29																						
Claims management costs			39																						
Net operating expenses	Commissions		41																						
	Other acquisition expenses		42																						
	Administrative expenses		43																						
	Reinsurers' commissions and profit participations		44																						
	Payable net (41+42+43-44)		49																						
Technical provisions	Brought forward	Undiscounted	51																						
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53																						
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)		59																						
Balance on each underwriting year (19-29-39-49-59)			69																						

Form 28
(continuation sheet)

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional liability (excluding motor)

[illegible]

Form 29

Currency **US dollar**

FSA general insurance business reporting category

Non-proportional marine

[illegible]

General insurance business (underwriting year accounting): Analysis of technical provisions by risk category for treaty reinsurance**Form 29**
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Non-proportional marine

Non-proportional marine															Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code								
															R29	21487				GL			31	12	2010	000	540		USD	
Underwriting year ended			MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY				
			12	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 outstanding	Gross Amount	11			998		460		984		481		555		929		859		1034		2324		5713		24195					
	Reinsurers' share	12			998		460		984		481		555		929		859		1034		2324		5713		24195					
Claims incurred but not reported	Gross Amount	13			203		94		361		127		304		703		429		669		600		1287		5279					
	Reinsurers' share	14			203		94		361		127		304		703		429		669		600		1287		5279					
Claims management costs		15																												
Adjustment for discounting	Gross Amount	16																												
	Reinsurers' share	17																												
	Claims management costs	18																												
Allocation to / (from) another risk category of anticipated surplus		19																												
Balance of the fund		20																												
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																												
Provision for unearned premiums		22																												
Provision for unexpired risks		23																												
Deferred acquisition costs		24																												
Other technical provisions (particulars to be specified by way of supplementary note)		25																												
Total (21+22+23-24+25)		29																												

General insurance business (underwriting year accounting): Analysis of technical provisions by risk category for treaty reinsurance**Form 29**
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Non-proportional marine

Non-proportional marine										Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
										R29		21487		GL		31		12		2010		000		540		USD	
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
		12	88	12	87	12	86	12	85																		
Reported claims outstanding	Gross Amount	11	17523		5001		31041		11334																		
	Reinsurers' share	12	17523		5001		31041		11334																		
Claims incurred but not reported	Gross Amount	13	5887		1017		6316		5979																		
	Reinsurers' share	14	5887		1017		6316		5979																		
Claims management costs		15																									
Adjustment for discounting	Gross Amount	16	3708				12787		7298																		
	Reinsurers' share	17	3708				12787		7298																		
	Claims management costs	18																									
Allocation to / (from) another risk category of anticipated surplus		19																									
Balance of the fund		20																									
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																									
Provision for unearned premiums		22																									
Provision for unexpired risks		23																									
Deferred acquisition costs		24																									
Other technical provisions (particulars to be specified by way of supplementary note)		25																									
Total (21+22+23-24+25)		29																									

Form 29

Global business

Currency **US dollar**

FSA general insurance business reporting category

Non-proportional liability (non-motor)

[illegible]

General insurance business (underwriting year accounting): Analysis of technical provisions by risk category for treaty reinsurance**Form 29**
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Non-proportional liability (non-motor)

Non-proportional liability (non-motor)																Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
																R29		21487		GL		31		12		2010		000		570		USD	
Underwriting year ended		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		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 outstanding	Gross Amount	11																									1396						
	Reinsurers' share	12																									1396						
Claims incurred but not reported	Gross Amount	13																									191						
	Reinsurers' share	14																									191						
Claims management costs		15																															
Adjustment for discounting	Gross Amount	16																															
	Reinsurers' share	17																															
	Claims management costs	18																															
Allocation to / (from) another risk category of anticipated surplus		19																															
Balance of the fund		20																															
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																															
Provision for unearned premiums		22																															
Provision for unexpired risks		23																															
Deferred acquisition costs		24																															
Other technical provisions (particulars to be specified by way of supplementary note)		25																															
Total (21+22+23-24+25)		29																															

General insurance business (underwriting year accounting): Analysis of technical provisions by risk category for treaty reinsurance**Form 29**
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Non-proportional liability (non-motor)

Non-proportional liability (non-motor)																Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code					
																R29		21487				GL		31		12		2010		000		570		USD	
Underwriting year ended				MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY								
				12	88	12	87	12	86	12	85	12	84	12	83	12	82																		
Reported claims outstanding	Gross Amount	11	164		23		52								33003																				
	Reinsurers' share	12	164		23		52								33003																				
Claims incurred but not reported	Gross Amount	13	22		3		8								57226																				
	Reinsurers' share	14	22		3		8								57226																				
Claims management costs		15																																	
Adjustment for discounting	Gross Amount	16													25927																				
	Reinsurers' share	17													25927																				
	Claims management costs	18																																	
Allocation to / (from) another risk category of anticipated surplus		19																																	
Balance of the fund		20																																	
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																																	
Provision for unearned premiums		22																																	
Provision for unexpired risks		23																																	
Deferred acquisition costs		24																																	
Other technical provisions (particulars to be specified by way of supplementary note)		25																																	
Total (21+22+23-24+25)		29																																	

Form 29

Currency **British pound**

FSA general insurance business reporting category

Proportional property

[illegible]

General insurance business (underwriting year accounting): Analysis of technical provisions by risk category for treaty reinsurance**Form 29**
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional property

Proportional property																Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code								
																R29	21487				GL			31	12	2010	000	660		GBP	
Underwriting year ended			MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY					
			12	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 outstanding	Gross Amount	11											14		33		46		42		70		41		64						
	Reinsurers' share	12											14		33		46		42		70		41		64						
Claims incurred but not reported	Gross Amount	13											13		97		13		20		22		12		5						
	Reinsurers' share	14											13		97		13		20		22		12		5						
Claims management costs		15																													
Adjustment for discounting	Gross Amount	16																													
	Reinsurers' share	17																													
	Claims management costs	18																													
Allocation to / (from) another risk category of anticipated surplus		19																													
Balance of the fund		20																													
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																													
Provision for unearned premiums		22																													
Provision for unexpired risks		23																													
Deferred acquisition costs		24																													
Other technical provisions (particulars to be specified by way of supplementary note)		25																													
Total (21+22+23-24+25)		29																													

General insurance business (underwriting year accounting): Analysis of technical provisions by risk category for treaty reinsurance**Form 29**
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional property

Proportional property												Company registration number				GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
												R29		21487				GL		31		12		2010		000		660		GBP	
Underwriting year ended				MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY				
				12	88	12	87	12	86	12	85	12	84																		
Reported claims outstanding	Gross Amount	11	4		89				476		46																				
	Reinsurers' share	12	4		89				476		46																				
Claims incurred but not reported	Gross Amount	13	2		43				17																						
	Reinsurers' share	14	2		43				17																						
Claims management costs		15																													
Adjustment for discounting	Gross Amount	16																													
	Reinsurers' share	17																													
	Claims management costs	18																													
Allocation to / (from) another risk category of anticipated surplus		19																													
Balance of the fund		20																													
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																													
Provision for unearned premiums		22																													
Provision for unexpired risks		23																													
Deferred acquisition costs		24																													
Other technical provisions (particulars to be specified by way of supplementary note)		25																													
Total (21+22+23-24+25)		29																													

Form 29

Currency **US dollar**

FSA general insurance business reporting category

Proportional property

[illegible]

General insurance business (underwriting year accounting): Analysis of technical provisions by risk category for treaty reinsurance**Form 29**
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional property

Proportional property										Company registration number				GL/UK/CM		day			month		year		Monetary units		Category number		Currency code		
										R29		21487				GL		31		12		2010		000		660		USD	
Underwriting year ended		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY	
		11	12	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
Reported claims outstanding	Gross Amount	11	12	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
	Reinsurers' share	12	13	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
Claims incurred but not reported	Gross Amount	13	14	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25		
	Reinsurers' share	14	15	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25		
Claims management costs		15	16	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25			
Adjustment for discounting	Gross Amount	16	17	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25				
	Reinsurers' share	17	18	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25				
	Claims management costs	18	19	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25				
Allocation to / (from) another risk category of anticipated surplus		19	20	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25					
Balance of the fund		20	21	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25					
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	22	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25						
Provision for unearned premiums		22	23	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25						
Provision for unexpired risks		23	24	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25						
Deferred acquisition costs		24	25	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25						
Other technical provisions (particulars to be specified by way of supplementary note)		25	26	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25							
Total (21+22+23-24+25)		29	30	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25							

General insurance business (underwriting year accounting): Analysis of technical provisions by risk category for treaty reinsurance**Form 29**
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional property

Proportional property												Company registration number				GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
												R29		21487				GL		31		12		2010		000		660		USD	
Underwriting year ended		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY			
		12	88	12	87	12	86	12	85	12	84																				
Reported claims outstanding	Gross Amount	11			7				39		4																				
	Reinsurers' share	12			7				39		4																				
Claims incurred but not reported	Gross Amount	13			4				1																						
	Reinsurers' share	14			4				1																						
Claims management costs		15																													
Adjustment for discounting	Gross Amount	16																													
	Reinsurers' share	17																													
	Claims management costs	18																													
Allocation to / (from) another risk category of anticipated surplus		19																													
Balance of the fund		20																													
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																													
Provision for unearned premiums		22																													
Provision for unexpired risks		23																													
Deferred acquisition costs		24																													
Other technical provisions (particulars to be specified by way of supplementary note)		25																													
Total (21+22+23-24+25)		29																													

Form 29

Currency **US dollar**

FSA general insurance business reporting category

Proportional liability (excluding motor)

[illegible]

General insurance business (underwriting year accounting): Analysis of technical provisions by risk category for treaty reinsurance**Form 29**
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional liability (excluding motor)

Proportional liability (excluding motor)										Company registration number				GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
										R29		21487				GL		31		12		2010		000		670		USD	
Underwriting year ended		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		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 outstanding	Gross Amount	11																											
	Reinsurers' share	12																											
Claims incurred but not reported	Gross Amount	13																											
	Reinsurers' share	14																											
Claims management costs		15																											
Adjustment for discounting	Gross Amount	16																											
	Reinsurers' share	17																											
	Claims management costs	18																											
Allocation to / (from) another risk category of anticipated surplus		19																											
Balance of the fund		20																											
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																											
Provision for unearned premiums		22																											
Provision for unexpired risks		23																											
Deferred acquisition costs		24																											
Other technical provisions (particulars to be specified by way of supplementary note)		25																											
Total (21+22+23-24+25)		29																											

General insurance business (underwriting year accounting): Analysis of technical provisions by risk category for treaty reinsurance**Form 29**
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2010**

FSA general insurance business reporting category

Proportional liability (excluding motor)

Proportional liability (excluding motor)																Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code					
																R29		21487				GL		31		12		2010		000		670		USD	
Underwriting year ended		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY							
		12	88	12	87	12	86	12	85	12	84	12	83	12	82																				
Reported claims outstanding	Gross Amount	11													37733																				
	Reinsurers' share	12													37733																				
Claims incurred but not reported	Gross Amount	13													86339																				
	Reinsurers' share	14													86339																				
Claims management costs		15																																	
Adjustment for discounting	Gross Amount	16													35728																				
	Reinsurers' share	17													35728																				
	Claims management costs	18																																	
Allocation to / (from) another risk category of anticipated surplus		19																																	
Balance of the fund		20																																	
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																																	
Provision for unearned premiums		22																																	
Provision for unexpired risks		23																																	
Deferred acquisition costs		24																																	
Other technical provisions (particulars to be specified by way of supplementary note)		25																																	
Total (21+22+23-24+25)		29																																	

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

Global business

Financial year ended **31st December 2010**

								Company registration number	GL/ UK/ CM	day	month	year	units	
								R30	21487	GL	31	12	2010	£000
Major currencies	Reporting territory code		Total admissible assets as shown on Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2	Yield %	Technical provisions	Provision for outstanding claims being discounted		Unwind in the discount in the next financial year	Rates of interest at which the provision is being discounted			
								Before deduction for discounting 6	Deduction for discounting 7		Highest 9	Lowest 10	Average rate 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
		R30	21487	GL	31	12	2010	£000
Type of Asset		Value of admissible assets as shown on Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2	Yield %			
		1	2	3	4			
Land and buildings		31						
Fixed interest securities	Approved securities	32						
	Other	33						
Variable interest and variable yield securities (excluding items shown in line 36)	Approved securities	34						
	Other	35						
Equity shares and holdings in collective investment schemes		36						
Loans secured by mortgages		37						
All other assets	Producing income	38						
	Not producing income	39						
Total		49						

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

Form 31

Name of insurer **Aviva International Insurance Limited**

Global business

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

FSA general insurance business reporting category

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

Company registration number														GL/UK/CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
R31														21487	GL	31	12	2010	000	160	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %									
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported												
			1	2	3	4	5	6	7	8	9	10	11									
12	2010	11	45544	21778		42599	40607	3129			86335	169552	50.9									
12	2009	12	84802	6478	57691	31447	10354	167	43901	4055	(5988)	214780	46.4									
12	2008	13	107249	3412	124724	4777	6037	126	9762	229	949	245844	55.2									
12	2007	14	200239	2600	230160	3382	3390	70	6709	111	22	276852	85.6									
12	2006	15	196346	633	210498	1866	825	15	2913	38	(245)	367564	58.0									
12	2005	16	217179	113	231882	1255	458	7	1571	14	135	384014	60.8									
12	2004	17	169099	42	229657	117	209	6	281	6	45	374122	61.5									
12	2003	18	204204	78	228373	405	432	4	1045	3	(207)	330144	69.4									
12	2002	19	308997	273	264958	607	1402	2	1908	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		1327	1217	2	1684	3	859											
Total (11 to 21)		29		36327		88129	67204	3530	72264	4463	82136											
Line 29 expressed in sterling		30				88129	67204	3530	72264	4463	82136											

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

Form 31

Name of insurer **Aviva International Insurance Limited**

Global business

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

FSA general insurance business reporting category

Creditor

														Company registration number	GL/ UK/ CM	day month year			Monetary units	Category number	Currency code	Reporting territory code	
														R31	21487	GL	31	12	2010	000	182	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2010	11	45053	14723		48180	25363	12096			85639	347471	24.6										
12	2009	12	133342	1651	99222	44727	4277	1766	51041	22996	(23267)	352903	42.5										
12	2008	13	92666	229	102450	28782	4703	453	27980	4501	1457	452952	30.1										
12	2007	14	91802	188	100370	7152	8088	496	12289	1484	1963	367113	31.6										
12	2006	15	86978	154	101335	2419	3931	8707	4283	8790	1984	645048	18.0										
12	2005	16	87693	109	116803	2416	900	2979	895	3026	2374	496294	24.8										
12	2004	17	120852	82	132969	1384	361	777	441	811	1270	415875	32.6										
12	2003	18	115364	34	128722	1048	159	572	136	598	1045	343150	38.0										
12	2002	19	159498	28	126234	335	182	572	188	688	213	325868	39.1										
12	2001	20	189625	3	140724	21	87	256	32	268	64	329932	42.8										
Prior accident years		21		205		305	68	136	91	136	282												
Total (11 to 21)		29		17406		136769	48119	28810	97376	43298	73024												
Line 29 expressed in sterling		30				136769	48119	28810	97376	43298	73024												

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

Form 31

Name of insurer **Aviva International Insurance Limited**

Global business

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

FSA general insurance business reporting category

Commercial property (including livestock and crops but excluding energy)

														Company registration number	GL/ UK/ CM	day month year			Monetary units	Category number	Currency code	Reporting territory code	
														R31	21487	GL	31	12	2010	000	261	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2010	11	42533	19121		114622	135666	35579			285867	549153	52.1										
12	2009	12	72832	6269	121873	125197	44775	3704	147246	43351	(16921)	604164	48.9										
12	2008	13	76926	4722	263227	23274	38043	1286	67451	4725	(9573)	702764	46.4										
12	2007	14	137546	5378	431904	14926	28709	639	39292	1896	3086	683788	69.6										
12	2006	15	102216	1272	299119	2850	7151	211	15985	536	(6309)	724458	42.7										
12	2005	16	124462	236	302279	(5545)	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 years		21		1365		38	683		1341		(620)												
Total (11 to 21)		29		39272		277188	264658	41504	284659	50766	247925												
Line 29 expressed in sterling		30				277188	264658	41504	284659	50766	247925												

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

Form 31

Name of insurer **Aviva International Insurance Limited**

Global business

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

FSA general insurance business reporting category

Consequential loss (i.e. business interruption)

															Company registration number	GL/ UK/ CM	day month year			Monetary units	Category number	Currency code	Reporting territory code	
															R31	21487	GL	31	12	2010	000	262	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %											
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported														
			1	2	3	4	5	6	7	8	9	10	11											
12	2010	11	396	450		11761	11953	2973			26687	95802	27.9											
12	2009	12	652	159	8342	11629	2899	350	10545	2872	1461	84296	27.5											
12	2008	13	625	73	13280	2544	1950	62	3194	274	1088	94970	18.8											
12	2007	14	2325	37	41075	1130	643	41	1199	126	489	95911	44.7											
12	2006	15	1268	15	27122	506	765	17	862	10	416	94139	30.2											
12	2005	16	826	1	25711	(1167)	43	9	185		(1300)	95933	25.6											
12	2004	17	808	75	15441	18	31		42		7	71676	21.6											
12	2003	18	1039	26	18970	190	151		277		64	68680	28.1											
12	2002	19	1347	13	17484	15	16		43		(12)	57928	30.2											
12	2001	20	1773	1	26690	1	25		32		(6)	52273	51.1											
Prior accident years		21		37		200	1139		1243		96													
Total (11 to 21)		29		887		26827	19615	3452	17622	3282	28990													
Line 29 expressed in sterling		30				26827	19615	3452	17622	3282	28990													

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

Form 31

Name of insurer **Aviva International Insurance Limited**

Global business

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

FSA general insurance business reporting category

Employers liability

														Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
														R31	21487	GL	31	12	2010	000	271	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2010	11	316	1609		876	40788	24967			66631	106093	62.8										
12	2009	12	1638	1439	1079	9947	55563	8251	49228	28337	(3804)	124036	60.3										
12	2008	13	1436	1675	12149	18528	65944	5050	78396	11811	(685)	152194	66.8										
12	2007	14	3966	588	26672	23633	35823	1599	58706	3921	(1572)	168127	52.2										
12	2006	15	2711	555	47496	15109	27402	947	45239	1262	(3043)	177589	51.2										
12	2005	16	3880	24	57954	8889	1224	294	13888	518	(3999)	158240	43.2										
12	2004	17	3993	435	78623	4889	1125	212	6724	342	(840)	150921	56.2										
12	2003	18	4009	238	69386	1871	2741	52	6960	118	(2414)	122742	60.3										
12	2002	19	5851	136	74800	984	2117	70	3986	13	(828)	83586	93.3										
12	2001	20	3471	79	71963	107	166	226	556	218	(275)	81001	89.5										
Prior accident years		21		10783		42272	173918	731762	159611	771093	17248												
Total (11 to 21)		29		17561		127105	406811	773430	423294	817633	66419												
Line 29 expressed in sterling		30				127105	406811	773430	423294	817633	66419												

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

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

Global business

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

FSA general insurance business reporting category

Employers liability

						Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
						R31	21487	GL	31	12	2010	000	271	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %			
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported						
		1	2	3	4	5	6	7	8	9	10	11			
12	2000	8939	522	89413	639	4908	1995	4186	1227	2129	88387	109.7			
12	1999	10662	393	132538	697	4019	2348	6101	1665	(702)	113168	123.4			
12	1998	10206	499	129481	379	8771	4909	7620	5406	1033	124927	114.9			
12	1997	8748	413	128816	327	3183	6430	3506	6916	(482)	126032	110.1			
12	1996	8217	356	120408	495	2588	4360	1852	4757	834	121986	104.8			
12	1995	7687	354	113438	198	1337	8684	1388	9413	(582)	118035	104.8			
12	1994	32764	666	114775	501	4011	14749	2982	14498	1781	110913	120.8			
12	1993	19216	257	92361	349	2109	11853	1483	12387	441					
12	1992	19400	330	72618	278	3719	16911	1764	17871	1273					
12	1991	19249	241	74056	298	2345	16911	1094	17871	589					
12	1990	17565	251	72718	219	1679	16911	926	17156	727					
12	1989	17164	251	59639	44	2382	16911	779	17156	1402					
12	1988	16950	446	53588	179	1043	20293	1104	20015	396					

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

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

Global business

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

FSA general insurance business reporting category

Employers liability

						Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
						R31	21487	GL	31	12	2010	000	271	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %			
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported						
		1	2	3	4	5	6	7	8	9	10	11			
12	1987	16722	196	41439	228	1292	16911	471	15726	2234					
12	1986	19201	251	42994	108	4160	20293	2678	19300	2583					
12	1985	12866	186	37367	244	1968	16911	1401	14296	3426					
12	1984	13164	355	33837	733	1627	16911	532	19300	(561)					
12	1983	12973	147	34556	286	2056	16911	1478	16441	1334					
12	1982	13567	177	33818	387	2398	13529	1615	14296	403					
12	1981	9610	181	22069	430	1402	10147	1054	10008	917					
12	1980	9746	198	20694	478	1514	13529	1129	11437	2955					
12	1979	9818	210	18200	188	1243	13529	224	15011	(275)					
12	1978	9480	137	16794	263	558	13529	135	14296	(81)					
12	1977	10441	170	32322	3249	2763	33822	3923	52897	(16986)					
12	1976	13920	253	21384	647	1643	13529	174	14296	1349					
12	1975	30242	3343	107960	30428	109200	388946	110012	407451	11111					

Form 31

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2010**

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

Professional indemnity

													Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
													R31	21487	GL	31	12	2010	000	272	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %									
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported												
			1	2	3	4	5	6	7	8	9	10	11									
12	2010	11	207	1517		2273	40125	1090			43488	56525	76.9									
12	2009	12	336	1214	1669	7864	42992	309	51361	1108	(1304)	60036	88.0									
12	2008	13	548	1663	13122	5860	51154	244	54650	511	2097	72218	97.5									
12	2007	14	329	938	16206	3226	51826	161	54436	482	295	64861	110.1									
12	2006	15	377	1055	18955	834	39060	14	39140	212	556	93789	62.8									
12	2005	16	1274	1837	17345	372	40266		39991	133	514	107433	54.0									
12	2004	17	1662	2541	17077	320	21081		21766	43	(408)	88932	43.3									
12	2003	18	1578	1457	16430	193	29716		30639	14	(744)	78645	58.9									
12	2002	19	1292	275	15908	134	26782		27295		(379)	62816	68.2									
12	2001	20	750	207	15357	467	13819		14700		(414)	41619	71.2									
Prior accident years		21		73		1237	6630		7384		483											
Total (11 to 21)		29		12777		22780	363451	1818	341362	2503	44184											
Line 29 expressed in sterling		30				22780	363451	1818	341362	2503	44184											

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

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

Global business

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

FSA general insurance business reporting category

Professional indemnity

												Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
												R31	21487	GL	31	12	2010	000	272	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %									
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported												
		1	2	3	4	5	6	7	8	9	10	11									
12	2000	1026	1	15328	100	2870		3319		(349)	33876	54.0									
12	1999	699	1	16498	61	905		861		105	30616	57.0									
12	1998	704	7	28356	44	686		786		(56)	31963	91.0									
12	1997	540	19	20519	77	955		1027		5	31566	68.3									
12	1996	469	22	19624	452	58		99		411	33168	60.7									
12	1995	38	5	4743	195	83		76		202	8032	62.5									
12	1994	44	2	2133	216	308		349		175	4137	64.2									
12	1993	40	3	1410	11	59		61		9											
12	1992	38	1	899	20	125		132		13											
12	1991	27	2	689		94		119		(25)											
12	1990	19		263	8					8											
12	1989	17	1	679	8	13		7		14											
12	1988	16	1	(251)		6		15		(9)											

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

Global business

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

FSA general insurance business reporting category

Professional indemnity

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
		1	2	3	4	5	6	7	8	9	10	11
12	1987	17	1	410		335		392		(57)		
12	1986	7	1	5		2		2				
12	1985	3	1	245	45	2		45		2		
12	1984	1	1	880		77		89		(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		

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

Form 31

Name of insurer **Aviva International Insurance Limited**

Global business

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

FSA general insurance business reporting category

Public and products liability

														Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
														R31	21487	GL	31	12	2010	000	273	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2010	11	1158	4400		4073	57957	26392			88422	146614	60.3										
12	2009	12	4023	4329	4604	28288	57905	7156	70987	30221	(7859)	153257	63.9										
12	2008	13	5694	4147	32050	20375	56059	3221	76195	8779	(5319)	182292	61.3										
12	2007	14	6652	2012	45317	15849	35327	1149	51019	2750	(1444)	168959	57.8										
12	2006	15	7979	1092	55070	10867	17834	481	35008	878	(6704)	191243	44.1										
12	2005	16	9744	289	59599	7231	2706	134	11569	257	(1755)	191476	36.4										
12	2004	17	10890	879	60736	1054	1281	75	2423	106	(119)	198816	31.8										
12	2003	18	9920	638	58129	297	274	19	302	35	253	166690	35.2										
12	2002	19	10193	37	78769	321	120	3149	252	2980	358	134089	61.4										
12	2001	20	13293	488	84425	1433	5380	4629	8717	4664	(1939)	122742	78.1										
Prior accident years		21		942		18236	13017	3442	29721	5553	(579)												
Total (11 to 21)		29		19253		108024	247860	49847	286193	56223	63315												
Line 29 expressed in sterling		30				108024	247860	49847	286193	56223	63315												

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

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

Global business

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

FSA general insurance business reporting category

Public and products liability

										Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
										R31	21487	GL	31	12	2010	000	273	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %							
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported										
		1	2	3	4	5	6	7	8	9	10	11							
12	2000	21929	230	105104	2874	813	1508	3290	1502	403	116075	95.0							
12	1999	23920	145	123628	3420	1323	697	3552	1215	673	155724	82.9							
12	1998	22798	265	146330	10763	707	564	8552	1766	1716	164461	96.3							
12	1997	21605	115	121134	103	1649	63	3662	140	(1987)	161365	76.2							
12	1996	19058	51	99328	12	737	38	1219	49	(481)	160574	62.3							
12	1995	18748	32	117323	226	327	153	1148	307	(749)	189421	62.3							
12	1994	19642	17	110379	153	1137	105	1270	113	12	196545	56.9							
12	1993	25262	10	117369	223	88		626	84	(399)									
12	1992	26947	3	109978	35	406	28	423	17	29									
12	1991	29716	2	98238	17	52	26	43	28	24									
12	1990	29847	2	118100	4	114	5	243	6	(126)									
12	1989	28472	7	89517	2	585		558		29									
12	1988	28069		66745	30	67		141		(44)									

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

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

Global business

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

FSA general insurance business reporting category

Public and products liability

						Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
						R31	21487	GL	31	12	2010	000	273	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %			
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported						
		1	2	3	4	5	6	7	8	9	10	11			
12	1987	32743	6	69047		80		152		(72)					
12	1986	33358	5	56366	5	1477		1470		12					
12	1985	34889	6	43601	3	612	116	587	131	13					
12	1984	41831	4	42778	5	87		94	3	(5)					
12	1983	44633	1	40327	15	7		42	3	(23)					
12	1982	44610	2	32176	83	307		144		246					
12	1981	41477	3	23972		221		262		(41)					
12	1980	34944	4	22985	3	149		152							
12	1979	36125	3	17965		2		69	21	(88)					
12	1978	34056	2	18187		108	10	96	11	11					
12	1977	33237	1	12619	66	151		24		193					
12	1976	41079	2	14793	4	278	26	362	28	(82)					
12	1975	38446	24	41572	190	1533	103	1540	129	157					

Form 32

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2010**

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

Motor other

											Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
											R32	21487	GL	31	12	2010	000	223	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %					
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported										
			1	2	3	4	5	6	7	8	9	10	11	12	13					
12	2010	11	12761	10390		10938	17534	3226			31698	47075	67.3	119	19.5					
12	2009	12	15093	4822	10769	10927	11155	296	20658	2860	(1140)	47987	69.1	100	19.9					
12	2008	13	19613	4420	25031	6059	14877	177	22404	319	(1610)	47631	96.9	103	23.3					
12	2007	14	24938	2871	33563	3170	6185	79	8529	87	818	54548	78.8	121	23.0					
12	2006	15	24442	1420	33053	3662	4017	39	8060	28	(370)	65298	62.4	122	21.2					
12	2005	16	26244	1081	32669	1571	3590	44	5920	11	(726)	62357	60.7	114	24.0					
12	2004	17	24992	74	33460	986	1557	31	4271	4	(1701)	75548	47.7	138	18.2					
12	2003	18	21535	35	23802	128	4725	8	5207	1	(347)	54923	52.2	105	20.5					
12	2002	19	23978	5	26910	15	368	3	316	1	69	51202	53.3	102	23.5					
12	2001	20	25465	2	43882	99	93	1	439		(246)	60773	72.5	128	19.9					
Prior accident years		21		316		660	455		1089		26									
Total (11 to 21)		29		25436		38215	64556	3904	76893	3311	26471									
Line 29 expressed in sterling		30				38215	64556	3904	76893	3311	26471									

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

Form 34

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2010**Reporting territory **World Wide**

FSA general insurance business reporting category

Aviation liability (including liability part of airline packages)

Underwriting year ended			Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (2+3+4-5-6)	Gross premiums written	Claims ratio %
Month	Year		In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9
12	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	7178	3734	(7181)	81538	21.9
12	2002	19	32076	1041	4608	1411	5035	3831	(1806)	116677	33.5
12	2001	20	59872	6508	4539	1390	12955	33354	(33872)	126006	57.4
Prior underwriting years		21		43564	105155	29552	155239	12346	10686		
Total (11 to 21)		29		52343	116217	32939	180407	53265	(32173)		
Line 29 expressed in sterling		30		33433	74232	21039	115232	34022	(20550)		

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

Form 34

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2010**Reporting territory **World Wide**

FSA general insurance business reporting category

Marine liability

Underwriting year ended			Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (2+3+4-5-6)	Gross premiums written	Claims ratio %
Month	Year		In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9
12	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		21		19755	92568	28175	107813	27720	4965		
Total (11 to 21)		29		19755	92568	28175	107813	27720	4965		
Line 29 expressed in sterling		30		12618	59126	17996	68864	17706	3170		

Currency rates**Form 36**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		no. of units to £ sterling			
US dollar	USD		1.565600			
Euro	EUR		1.167000			

Equalisation provisions**Form 37**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	
					R37	21487	GL	31	12	2010	£000
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)	All business groupings	Credit insurance business			
Calculation of the maximum provision		1	2	3	4	5	6	7			
Total net premiums written in the previous 4 years	11	5878007	355771	30187				2			
Net premiums written in the current year	12	1119735	95802	3834							
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**Form 38**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	
				R38	21487	GL	31	12	2010	£000
Other than credit business		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)				
		1	2	3	4	5				
Net premiums earned		11	1132745	95802	5591					
Claims incurred net of reinsurance		12	619611	28990	4661					
Trigger claims value		13	821240	69456	5311					
Abnormal loss		19								
Trigger claims ratio		72.5 %	72.5 %	95 %	25 %	100 %				

Credit business

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

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.

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

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)

Contingent liabilities

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51		
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Returns under the Accounts and Statements Rules
Supplementary Notes to the Return
Aviva International Insurance Limited
Financial year ended 31 December 2010
Group solvency calculation
Note 0112 continued

Form 1

Statement of solvency – general insurance business

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

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

Form 1

Statement of solvency – general insurance business

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

Financial year ended **31st December 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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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

Form 1

Statement of solvency – general insurance business

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 15	51		
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Returns under the Accounts and Statements Rules
Supplementary Notes to the Return
Aviva International Insurance Limited
Financial year ended 31 December 2010
Group solvency calculation
Note 0112 continued

Form 1

Statement of solvency – general insurance business

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

Financial year ended **31st December 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

Contingent liabilities

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51		
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Returns under the Accounts and Statements Rules
Supplementary Notes to the Return
Aviva International Insurance Limited
Financial year ended 31 December 2010
Group solvency calculation
Note 0112 continued

Form 1

Statement of solvency – general insurance business

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

Financial year ended **31st December 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

Contingent liabilities

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51		
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Returns under the Accounts and Statements Rules
Supplementary Notes to the Return
Aviva International Insurance Limited
Financial year ended 31 December 2010
Group solvency calculation
Note 0112 continued

Form 1

Statement of solvency – general insurance business

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

Financial year ended **31st December 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

Contingent liabilities

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51		
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Returns under the Accounts and Statements Rules
Supplementary Notes to the Return
Aviva International Insurance Limited
Financial year ended 31 December 2010
Group solvency calculation
Note 0112 continued

Form 1

Statement of solvency – general insurance business

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

Financial year ended **31st December 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 15	51		
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Returns under the Accounts and Statements Rules
Supplementary Notes to the Return
Aviva International Insurance Limited
Financial year ended 31 December 2010
Group solvency calculation
Note 0112 continued

Form 1

Statement of solvency – general insurance business

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

Financial year ended **31st December 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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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

Form 1

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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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

Form 3
(Sheet 1)

Components of capital 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)

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

Form 3
(Sheet 2)

Components of capital 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

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)

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

Form 3
(Sheet 3)

Components of capital 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/INSRU 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					

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

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 number	GL/UK/CM	day month year			Units
	R3	21487	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	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	15						
Core tier one capital in related undertakings	16	(271883)		(271883)			(1599000)
Core tier one capital (sum of 11 to 16)	19	17112117		17112117			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	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)	37	5044206		5044206			4854843
Total tier one capital after deductions (31-37)	39	12067911		12067911			11289157

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

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 1	Long-term insurance business 2	Total as at the end of this financial year 3			Total as at the end of the previous year 4

Tier two capital

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

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

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
R3	21487	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	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/INSRU 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					

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

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 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	15						
Core tier one capital in related undertakings	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

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

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

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

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****Form 3
(Sheet 3)****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/INSRU 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					

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****Form 3
(Sheet 1)****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
Core tier one capital							
Permanent share capital	11	157000		157000			157000
Profit and loss account and other reserves	12	43976		43976			59861
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	200976		200976			216861
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	200976		200976			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	36						
Deductions from tier one (32 to 36)	37	10626		10626			16302
Total tier one capital after deductions (31-37)	39	190350		190350			200559

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****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

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					

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****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 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/INSRU 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				

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

Form 3
(Sheet 1)

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	15						
Core tier one capital in related undertakings	16						
Core tier one capital (sum of 11 to 16)	19	171690		171690			154896
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	171690		171690			154896
Investments in own shares	32						
Intangible assets	33						
Amounts deducted from technical 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

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

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				

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****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

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/INSRU 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				

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****Form 3
(Sheet 1)****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 reserves	12	3301		3301			26334
Share premium account	13	93		93			93
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	36606		36606			59639
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	36606		36606			59639
Investments in own shares	32						
Intangible assets	33						
Amounts deducted from technical provisions for discounting	34						
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 deductions (31-37)	39	36242		36242			59293

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****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 1	Long-term insurance business 2	Total as at the end of this financial year 3			Total as at the end of the previous year 4	

Tier two capital

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

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

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

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****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/INSRU 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				

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

Form 3
(Sheet 1)

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	15						
Core tier one capital in related undertakings	16						
Core tier one capital (sum of 11 to 16)	19	64204		64204			64055
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	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						
Deductions from tier one (32 to 36)	37						
Total tier one capital after deductions (31-37)	39	64204		64204			64055

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

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					

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****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**

	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

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/INSRU 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				

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

Form 3
(Sheet 1)

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 reserves	12	20903		20903			13356
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	26403		26403			18856
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	26403		26403			18856
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	26403		26403			18856

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

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				

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

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 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	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/INSRU 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				

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****Form 3
(Sheet 1)****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 reserves	12	2702		2702			6666
Share premium account	13	50		50			50
Positive valuation differences	14						
Fund for future appropriations	15						
Core tier one capital in related undertakings	16						
Core tier one capital (sum of 11 to 16)	19	7252		7252			11216
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	7252		7252			11216
Investments in own shares	32						
Intangible assets	33						
Amounts deducted from technical provisions for discounting	34						
Other negative valuation differences	35	409		409			1030
Deductions in related undertakings	36						
Deductions from tier one (32 to 36)	37	409		409			1030
Total tier one capital after deductions (31-37)	39	6843		6843			10186

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

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					

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

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/INSRU 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				

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****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
	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					
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

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

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					

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

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/INSRU 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					

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

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

R11		GL	31 12 2010	£000
			This financial year 1	Previous year 2
Gross premiums written		11	(2996)	(615)
Premium taxes and levies (included in line 11)		12		
Premiums written net of taxes and levies (11-12)		13	(2996)	(615)
Premiums for classes 11, 12 or 13 (included in line 13)		14	3	(11663)
Premiums for "actuarial health insurance" (included in line 13)		15		
Sub-total A (13 + ½ 14 - 2/3 15)		16	(2995)	(6447)
Gross premiums earned		21	1	(228)
Premium taxes and levies (included in line 21)		22		
Premiums earned net of taxes and levies (21-22)		23	1	(228)
Premiums for classes 11, 12 or 13 (included in line 23)		24	5	7
Premiums for "actuarial health insurance" (included in line 23)		25		
Sub-total H (23 + ½ 24 - 2/3 25)		26	4	(225)
Sub-total I (higher of sub-total A and sub-total H)		30	(26746)	(225)
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure		31	(31876)	(39129)
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	(4825)	2304
	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 financial years		41	(1005)	(1)
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	38695	
	For insurance business accounted for on an accident year basis	43	7097	(4)
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44		(1242)
	For insurance business accounted for on an accident year basis	45	(1)	1
Sub-total C (41+42+43-44-45)		46	44788	1236
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		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-total J x reinsurance ratio)		50	298	7097
Provision for claims outstanding (before discounting and net of reinsurance)		51	74	
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52	(426744)	(464305)
Brought forward amount (See instruction 4)		53	(65876)	(49824)
Greater of lines 50 and 53		54	(66646)	(51335)

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

Form 11

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

Global business

Financial year ended **31st December 2010****Company registration
number****GL/UK/CM****day month year****units**

R11		21487	GL	31 12 2010	£000
				This financial year 1	Previous year 2
Gross premiums written			11	1453447	1216885
Premium taxes and levies (included in line 11)			12		
Premiums written net of taxes and levies (11-12)			13	1453447	1216885
Premiums for classes 11, 12 or 13 (included in line 13)			14	29865	34225
Premiums for "actuarial health insurance" (included in line 13)			15		
Sub-total A (13 + ½ 14 - 2/3 15)			16	1468380	1233998
Gross premiums earned			21	1427720	1591970
Premium taxes and levies (included in line 21)			22		
Premiums earned net of taxes and levies (21-22)			23	1427720	1591970
Premiums for classes 11, 12 or 13 (included in line 23)			24	33550	50343
Premiums for "actuarial health insurance" (included in line 23)			25		
Sub-total H (23 + ½ 24 - 2/3 25)			26	1444495	1617142
Sub-total I (higher of sub-total A and sub-total H)			30	1468380	1617142
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure			31		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18		32	264309	291086
	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 financial years			41	4407360	4846314
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis		42	75297	150186
	For insurance business accounted for on an accident year basis		43	1994703	2098355
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis		44	313653	391307
	For insurance business accounted for on an accident year basis		45	2039764	2248457
Sub-total C (41+42+43-44-45)			46	4123943	4455091
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			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
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero			52		
Brought forward amount (See instruction 4)			53	345463	335323
Greater of lines 50 and 53			54	345463	335323

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

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

R11	SC2116	GL	31 12 2010	£000
			This financial year 1	Previous year 2
Gross premiums written		11	1412277	1295569
Premium taxes and levies (included in line 11)		12	897	747
Premiums written net of taxes and levies (11-12)		13	1411380	1294822
Premiums for classes 11, 12 or 13 (included in line 13)		14	337512	307615
Premiums for "actuarial health insurance" (included in line 13)		15		
Sub-total A (13 + ½ 14 - 2/3 15)		16	1580136	1448630
Gross premiums earned		21	1442846	1484711
Premium taxes and levies (included in line 21)		22	897	747
Premiums earned net of taxes and levies (21-22)		23	1441949	1483964
Premiums for classes 11, 12 or 13 (included in line 23)		24	318738	332446
Premiums for "actuarial health insurance" (included in line 23)		25		
Sub-total H (23 + ½ 24 - 2/3 25)		26	1601318	1650187
Sub-total I (higher of sub-total A and sub-total H)		30	1601318	1650187
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure		31		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	288238	297034
	Excess (if any) over 57.5m EURO x 0.02	33	31027	31976
Sub-total J (32-33)		34	257211	265058
Claims paid in period of 3 financial years		41	2424541	2543150
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	71596	76820
	For insurance business accounted for on an accident year basis	43	1660005	1732362
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	69713	87400
	For insurance business accounted for on an accident year basis	45	1757668	1692544
Sub-total C (41+42+43-44-45)		46	2328761	2572388
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	75535	131025
Sub-total D (46-47)		48	2253226	2441363
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.97	0.95
Premiums amount (Sub-total J x reinsurance ratio)		50	248868	251557
Provision for claims outstanding (before discounting and net of reinsurance)		51	1569197	1626414
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (See instruction 4)		53	261802	271348
Greater of lines 50 and 53		54	261802	271348

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

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
number**

GL/UK/CM

day month year

units

R11	SC8140	GL	31 12 2010	£000
			This financial year 1	Previous year 2
Gross premiums written		11	(39)	(152)
Premium taxes and levies (included in line 11)		12		
Premiums written net of taxes and levies (11-12)		13	(39)	(152)
Premiums for classes 11, 12 or 13 (included in line 13)		14	(2)	(23)
Premiums for "actuarial health insurance" (included in line 13)		15		
Sub-total A (13 + ½ 14 - 2/3 15)		16	(40)	(164)
Gross premiums earned		21	(39)	2276
Premium taxes and levies (included in line 21)		22		
Premiums earned net of taxes and levies (21-22)		23	(39)	2276
Premiums for classes 11, 12 or 13 (included in line 23)		24	(1)	(24)
Premiums for "actuarial health insurance" (included in line 23)		25		
Sub-total H (23 + ½ 24 - 2/3 25)		26	(40)	2264
Sub-total I (higher of sub-total A and sub-total H)		30	(40)	2264
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure		31		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32		408
	Excess (if any) over 57.5m EURO x 0.02	33		
Sub-total J (32-33)		34		408
Claims paid in period of 3 financial years		41	137371	233398
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42		
	For insurance business accounted for on an accident year basis	43	73937	110946
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44		
	For insurance business accounted for on an accident year basis	45	245761	294023
Sub-total C (41+42+43-44-45)		46	(34453)	50321
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		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 outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (See instruction 4)		53	12731	19799
Greater of lines 50 and 53		54	12731	19799

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

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
number**

GL/UK/CM

day month year

units

R11	94405	GL	31 12 2010	£000
			This financial year 1	Previous year 2
Gross premiums written		11	194895	215292
Premium taxes and levies (included in line 11)		12		
Premiums written net of taxes and levies (11-12)		13	194895	215292
Premiums for classes 11, 12 or 13 (included in line 13)		14		
Premiums for "actuarial health insurance" (included in line 13)		15		
Sub-total A (13 + ½ 14 - 2/3 15)		16	194895	215292
Gross premiums earned		21	212949	227828
Premium taxes and levies (included in line 21)		22		
Premiums earned net of taxes and levies (21-22)		23	212949	227828
Premiums for classes 11, 12 or 13 (included in line 23)		24		
Premiums for "actuarial health insurance" (included in line 23)		25		
Sub-total H (23 + ½ 24 - 2/3 25)		26	212949	227828
Sub-total I (higher of sub-total A and sub-total H)		30	212949	227828
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure		31		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	38331	41010
	Excess (if any) over 57.5m EURO x 0.02	33	3260	3529
Sub-total J (32-33)		34	35071	37481
Claims paid in period of 3 financial years		41	374394	471797
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42		
	For insurance business accounted for on an accident year basis	43	77485	85627
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44		
	For insurance business accounted for on an accident year basis	45	109813	128796
Sub-total C (41+42+43-44-45)		46	342066	428628
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		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 outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (See instruction 4)		53	35193	38916
Greater of lines 50 and 53		54	35193	38916

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

Form 11

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

Global business

Financial year ended **31st December 2010****Company registration
number****GL/UK/CM****day month year****units**

R11		1655888	GL	31 12 2010	£000
				This financial year 1	Previous year 2
Gross premiums written			11	25087	33392
Premium taxes and levies (included in line 11)			12		
Premiums written net of taxes and levies (11-12)			13	25087	33392
Premiums for classes 11, 12 or 13 (included in line 13)			14		
Premiums for "actuarial health insurance" (included in line 13)			15		
Sub-total A (13 + ½ 14 - 2/3 15)			16	25087	33392
Gross premiums earned			21	31876	52172
Premium taxes and levies (included in line 21)			22		
Premiums earned net of taxes and levies (21-22)			23	31876	52172
Premiums for classes 11, 12 or 13 (included in line 23)			24		
Premiums for "actuarial health insurance" (included in line 23)			25		
Sub-total H (23 + ½ 24 - 2/3 25)			26	31876	52172
Sub-total I (higher of sub-total A and sub-total H)			30	31876	52172
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure			31	31876	39129
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18		32	5738	7044
	Excess (if any) over 57.5m EURO x 0.02		33		
Sub-total J (32-33)			34	5738	7044
Claims paid in period of 3 financial years			41	98969	139640
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis		42		
	For insurance business accounted for on an accident year basis		43	10957	17719
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis		44		
	For insurance business accounted for on an accident year basis		45	30357	40054
Sub-total C (41+42+43-44-45)			46	79569	117305
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			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 outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero			52		
Brought forward amount (See instruction 4)			53	7062	10253
Greater of lines 50 and 53			54	7062	10253

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

Form 11

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

R11		27204	GL	31 12 2010	£000
				This financial year 1	Previous year 2
Gross premiums written			11		
Premium taxes and levies (included in line 11)			12		
Premiums written net of taxes and levies (11-12)			13		
Premiums for classes 11, 12 or 13 (included in line 13)			14		
Premiums for "actuarial health insurance" (included in line 13)			15		
Sub-total A (13 + ½ 14 - 2/3 15)			16		
Gross premiums earned			21		
Premium taxes and levies (included in line 21)			22		
Premiums earned net of taxes and levies (21-22)			23		
Premiums for classes 11, 12 or 13 (included in line 23)			24		
Premiums for "actuarial health insurance" (included in line 23)			25		
Sub-total H (23 + ½ 24 - 2/3 25)			26		
Sub-total I (higher of sub-total A and sub-total H)			30		
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure			31		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18		32		
	Excess (if any) over 57.5m EURO x 0.02		33		
Sub-total J (32-33)			34		
Claims paid in period of 3 financial years			41	57310	54385
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis		42	372546	405874
	For insurance business accounted for on an accident year basis		43		
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis		44	517810	461244
	For insurance business accounted for on an accident year basis		45		
Sub-total C (41+42+43-44-45)			46	(87954)	(985)
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			47	(87954)	(985)
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-total J x reinsurance ratio)			50		
Provision for claims outstanding (before discounting and net of reinsurance)			51		
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero			52	372546	405874
Brought forward amount (See instruction 4)			53	4999	5446
Greater of lines 50 and 53			54	4999	5446

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

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

R11		2355834	GL	31 12 2010	£000
				This financial year 1	Previous year 2
Gross premiums written			11	16029	14503
Premium taxes and levies (included in line 11)			12		
Premiums written net of taxes and levies (11-12)			13	16029	14503
Premiums for classes 11, 12 or 13 (included in line 13)			14		
Premiums for "actuarial health insurance" (included in line 13)			15		
Sub-total A (13 + ½ 14 - 2/3 15)			16	16029	14503
Gross premiums earned			21	13164	15462
Premium taxes and levies (included in line 21)			22		
Premiums earned net of taxes and levies (21-22)			23	13164	15462
Premiums for classes 11, 12 or 13 (included in line 23)			24		
Premiums for "actuarial health insurance" (included in line 23)			25		
Sub-total H (23 + ½ 24 - 2/3 25)			26	13164	15462
Sub-total I (higher of sub-total A and sub-total H)			30	16029	15462
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure			31		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18		32	2886	2784
	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 financial years			41	35668	37609
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis		42		
	For insurance business accounted for on an accident year basis		43	1016	1825
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis		44		
	For insurance business accounted for on an accident year basis		45	396	269
Sub-total C (41+42+43-44-45)			46	36288	39165
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			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 net of reinsurance)			51	1016	1825
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero			52		
Brought forward amount (See instruction 4)			53	1889	993
Greater of lines 50 and 53			54	2659	2504

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

Form 11

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

R11	1054	GL	31 12 2010	£000
			This financial year 1	Previous year 2
Gross premiums written		11	(7)	(2)
Premium taxes and levies (included in line 11)		12		
Premiums written net of taxes and levies (11-12)		13	(7)	(2)
Premiums for classes 11, 12 or 13 (included in line 13)		14		
Premiums for "actuarial health insurance" (included in line 13)		15		
Sub-total A (13 + ½ 14 - 2/3 15)		16	(7)	(2)
Gross premiums earned		21	(7)	(2)
Premium taxes and levies (included in line 21)		22		
Premiums earned net of taxes and levies (21-22)		23	(7)	(2)
Premiums for classes 11, 12 or 13 (included in line 23)		24		
Premiums for "actuarial health insurance" (included in line 23)		25		
Sub-total H (23 + ½ 24 - 2/3 25)		26	(7)	(2)
Sub-total I (higher of sub-total A and sub-total H)		30	(7)	(2)
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure		31		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32		
	Excess (if any) over 57.5m EURO x 0.02	33		
Sub-total J (32-33)		34		
Claims paid in period of 3 financial years		41	1508	4517
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42		
	For insurance business accounted for on an accident year basis	43	101	78
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44		
	For insurance business accounted for on an accident year basis	45	1474	3708
Sub-total C (41+42+43-44-45)		46	135	887
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		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-total J x reinsurance ratio)		50		
Provision for claims outstanding (before discounting and net of reinsurance)		51	101	75
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (See instruction 4)		53	84	84
Greater of lines 50 and 53		54	84	84

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

Form 11

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

R11		158900	GL	31 12 2010	£000
				This financial year 1	Previous year 2
Gross premiums written			11		
Premium taxes and levies (included in line 11)			12		
Premiums written net of taxes and levies (11-12)			13		
Premiums for classes 11, 12 or 13 (included in line 13)			14		
Premiums for "actuarial health insurance" (included in line 13)			15		
Sub-total A (13 + ½ 14 - 2/3 15)			16		
Gross premiums earned			21		
Premium taxes and levies (included in line 21)			22		
Premiums earned net of taxes and levies (21-22)			23		
Premiums for classes 11, 12 or 13 (included in line 23)			24		
Premiums for "actuarial health insurance" (included in line 23)			25		
Sub-total H (23 + ½ 24 - 2/3 25)			26		
Sub-total I (higher of sub-total A and sub-total H)			30		
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure			31		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18		32		
	Excess (if any) over 57.5m EURO x 0.02		33		
Sub-total J (32-33)			34		
Claims paid in period of 3 financial years			41	8755	8053
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis		42	54198	58431
	For insurance business accounted for on an accident year basis		43		
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis		44	76645	82740
	For insurance business accounted for on an accident year basis		45		
Sub-total C (41+42+43-44-45)			46	(13692)	(16256)
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			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-total J x reinsurance ratio)			50		
Provision for claims outstanding (before discounting and net of reinsurance)			51		
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero			52	54198	58431
Brought forward amount (See instruction 4)			53		
Greater of lines 50 and 53			54		

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

Form 12

Calculation of general insurance capital requirement – claims amount and result

Name of insurer **Consolidated Adjustments**
Global business

Financial year ended **31st December 2010**

Company registration number		GL/UK/CM	day month year			units
R12		GL	31	12	2010	£000
			This financial year			Previous year
			1			2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	(1005)			(1)
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	38695			
	For insurance business accounted for on an accident year basis	23	7097			(4)
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24				(1242)
	For insurance business accounted for on an accident year basis	25	(1)			1
Claims incurred in reference 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 "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	45831			(7047)
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	15277			(2351)
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	(11385)			(3470)
	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 amount and brought forward amount (11.54)		42	(66646)			(48915)
General insurance capital requirement (higher of lines 41 and 42)		43	(66885)			(74005)

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

Form 12

Calculation of general insurance capital requirement – claims amount and result

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2010**

Company registration number		GL/UK/CM	day month year			Units
R12	21487	GL	31	12	2010	£000
			This financial year 1			Previous year 2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	4407360			4846314
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	75297			150186
	For insurance business accounted for on an accident year basis	23	1994703			2098355
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	313653			391307
	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 “actuarial health insurance” (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	4302797			4643772
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	1434266			1547924
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	372909			402460
	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

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

Form 12

Calculation of general insurance capital requirement – claims amount and result

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2010**

Company registration number		GL/UK/CM	day month year			Units
R12	SC2116	GL	31	12	2010	£000
			This financial year			Previous year
			1			2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	2424541			2543150
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	71596			76820
	For insurance business accounted for on an accident year basis	23	1660005			1732362
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	69713			87400
	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 "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	2729941			2990273
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	909980			996758
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	236595			259157
	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

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

Form 12

Calculation of general insurance capital requirement – claims amount and result

Name of insurer **CGU Bonus Limited**

Global business

Financial year ended **31st December 2010**

Company registration number		GL/UK/CM	day month year			Units
R12	SC8140	GL	31	12	2010	£000
			This financial year 1			Previous year 2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	137371			233398
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22				
	For insurance business accounted for on an accident year basis	23	73937			110946
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24				
	For insurance business accounted for on an accident year basis	25	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 "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	(48917)			49907
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	(16306)			16636
Division of sub-total F (gross adjusted claims amount)	x 0.26	32				4325
	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

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

Form 12

Calculation of general insurance capital requirement – claims amount and result

Name of insurer **CGU Underwriting Limited**

Global business

Financial year ended **31st December 2010**

Company registration number		GL/UK/CM	day month year			Units
R12		GL	31	12	2010	£000
			This financial year			Previous year
			1			2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	374394			471797
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22				
	For insurance business accounted for on an accident year basis	23	77485			85627
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24				
	For insurance business accounted for on an accident year basis	25	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 "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	342066			428628
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	114022			142876
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	29646			37148
	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

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

Form 12

Calculation of general insurance capital requirement – claims amount and result

Name of insurer **Hamilton Insurance Company Limited**

Global business

Financial year ended **31st December 2010**

Company registration number		GL/UK/CM	day month year			Units
R12		GL	31	12	2010	£000
			This financial year 1			Previous year 2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	98969			139640
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22				
	For insurance business accounted for on an accident year basis	23	10957			17719
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24				
	For insurance business accounted for on an accident year basis	25	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 "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	79569			117305
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	26523			39102
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	6896			10166
	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

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

Form 12

Calculation of general insurance capital requirement – claims amount and result

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

Global business

Financial year ended **31st December 2010**

Company registration number		GL/UK/CM	day month year			Units
R12		GL	31	12	2010	£000
			This financial year 1			Previous year 2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	57310			54385
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	372546			405874
	For insurance business accounted for on an accident year basis	23				
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	517810			461244
	For insurance business accounted for on an accident year basis	25				
Claims incurred in reference 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 "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	(106288)			369
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	(35429)			123
Division of sub-total F (gross adjusted claims amount)	x 0.26	32				32
	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

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

Form 12

Calculation of general insurance capital requirement – claims amount and result

Name of insurer **RAC Insurance Limited**

Global business

Financial year ended **31st December 2010**

Company registration number		GL/UK/CM	day month year			Units
R12		GL	31	12	2010	£000
			This financial year			Previous year
			1			2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	35668			37609
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22				
	For insurance business accounted for on an accident year basis	23	1016			1825
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24				
	For insurance business accounted for on an accident year basis	25	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 "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	36288			39165
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	12096			13055
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	3145			3394
	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

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

Form 12

Calculation of general insurance capital requirement – claims amount and result

Name of insurer **Scottish Boiler & General Insurance Company Limited**

Global business

Financial year ended **31st December 2010**

Company registration number		GL/UK/CM	day month year			Units
R12	1054	GL	31	12	2010	£000
			This financial year			Previous year
			1			2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	1508			4517
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22				
	For insurance business accounted for on an accident year basis	23	101			78
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24				
	For insurance business accounted for on an accident year basis	25	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 "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	135			887
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	45			296
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	12			77
	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

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

Form 12

Calculation of general insurance capital requirement – claims amount and result

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

Global business

Financial year ended **31st December 2010**

Company registration number		GL/UK/CM	day month year			Units
R12		GL	31	12	2010	£000
			This financial year 1			Previous year 2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	8755			8053
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	54198			58431
	For insurance business accounted for on an accident year basis	23				
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	76645			82740
	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 "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	(21982)			(32997)
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	(7327)			(10999)
Division of sub-total F (gross adjusted claims amount)	x 0.26	32				
	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				

Returns under the Accounts and Statements Rules

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
	<u>8,957,973</u>	<u>8,883,649</u>
 Total capital resources after deductions (Form 3, line 79)	 <u>8,957,973</u>	 <u>8,883,649</u>

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

Returns under the Accounts and Statements Rules

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)
3. Holdings in non-authorised collective investment schemes	£11.5m (2009 £nil)
4. Reversionary interests or remainders in property other than land and buildings	£nil (2009 £nil)

1304 SET OFF POLICY

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

1305 MAXIMUM COUNTERPARTY EXPOSURE

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

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

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

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

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

1306 LARGE COUNTERPARTY EXPOSURE

Appendix 9.1 of IPRU (INS) requires disclosure by an insurer of counterparty exposures, subject to any of the limits in INSPRU 2.1.22R(3), in excess of the sum of 20,000 Euro and 5% of its general insurance liabilities net of reinsurance ceded. For 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 All Group

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return**Aviva International Insurance Limited****Financial year ended 31 December 2010**

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

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return**Aviva International Insurance Limited****Financial year ended 31 December 2010**

Counterparty	Amount of counterparty exposure - £m	Principal nature of assets 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 AUSTRALIA	392	Fixed interest securities
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

Returns under the Accounts and Statements Rules

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

(b) At 31 December 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.

Returns under the Accounts and Statements Rules

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	2009
	£000	£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)	<u>(154,400)</u>	<u>412,470</u>

Returns under the Accounts and Statements Rules

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		Provision for gross unearned premium
		Reported	IBNR	
	£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	51	10,145
Liability	6,562	169	23	4,597
Classes 16, 17 and 18 combined	1,585	41	5	1,110
Total	22,629	586	79	15,852

Returns under the Accounts and Statements Rules

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

Returns under the Accounts and Statements Rules

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

Returns under the Accounts and Statements Rules

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.

Returns under the Accounts and Statements Rules

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; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
Renaissance Reinsurance Ltd Renaissance House 12 Crow Lane Pembroke HM 19 Bermuda	None		3,699				
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

Reinsurer details As required by rule 9.25; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
Pool Reinsurance Co Ltd Hanover House 14 Hanover Square London W1S 1HP	None		57,275			27,274	
Swiss Reinsurance Company Ltd Mythenquai 50/60 8022 Zurich Switzerland	None		18,745	1,336		31,054	
Munich Reinsurance Co. 107 Koenigstrasse 80802 Munich Germany	None	11,823	9,757	846		42,987	
New Reinsurance Company 6-8 rue de L'Athene Case postale 3504 CH-1211 Geneve 3 Switzerland	None						With effect from 2007 included in Munich Re
Lloyd's Underwriters 1 Lime Street London EC3M 7HA	None						With effect from 2007 included in r/i parent group
Aviva Re Ltd Cannon's Court, 22 Victoria Street Hamilton HM 12 Bermuda	Fellow group undertaking	92	2,271	3,354		9,520	
General Reinsurance UK Ltd (Berkshire Hathaway Inc) 1440 Kiewit Plaza Omaha NE68131 USA	None		1,032			3,895	
Partner Reinsurance Company Wellesley House 90 Pitts Bay Raod Pembroke HM 08 Bermuda	None		1,810			886	

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; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
Montpelier Reinsurance Limited 94 Pitts Bay Road Pembroke, HM08 Hamilton Bermuda	None		682	22			
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	

Name of insurer **Aviva International Insurance Limited**

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2010**

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

Cedant details As required by Rule 9.27 (Para 1(a))	Connection (Para 1(b))	Premiums receivable (Para 1(c)) £000	Deposits made included at F13L57 (Para 1(d)) £000	Debts outstanding included at F13L74 (Para 1(e)) £000	Comments
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

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

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

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

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 - £1,475m

Deductible - £210m

Reinstatements - 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: Personal & Commercial Property insurance and reinsurance

Type of Cover: Property Catastrophe Annual Aggregate Excess of Loss

Business Reinsured: UK companies and branches

From Ground up Cover - £400m

Deductible - £300m

Reinstatements - 0

Comments - Annual Aggregate Deductible eroded by individual event losses exceeding franchise (£50m). Per event maximum £100m recoverable, total recoverable: £200m during 3 years of contract

Period of Cover: 23/01/2008 - 31/12/2010

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

1.3: UK Catastrophe Top Layer Excess of Loss Reinsurance Programme

Type of Business Covered: Personal & Commercial Property insurance and reinsurance

Type of Cover: Property Catastrophe Per Event Excess of Loss reinsurance

Business Reinsured UK companies and branches

From Ground up Cover - £1,675m

Deductible - £1,475m

Reinstatements - 1

Comments - Total recovery possible is £400m during 3 year contract term

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

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

2. Property Risk Cover

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

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

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

Type of Business Covered:	Commercial Property Engineering and Contract Works insurance and reinsurance
Type of Cover:	Per Risk Excess of Loss Conflagration Reinsurance
Business Reinsured	UK companies and branches
From Ground up Cover	- £30m
Deductible	- £10m
Reinstatements	- 1
Comments	- None
Period of Cover:	01/01/2010 - 31/12/2010

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

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

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

3.1: UK Casualty – Motor Excess of Loss Reinsurance Programme

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

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	- £25m (£75m IRO EL/PL/PA clash)
Deductible	- £10m
Reinstatements	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 required by rule 9.32 of the Accounts and Statements Rules

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

Type of Business Covered: Personal Accident, Sickness and Travel

Type of Cover: Casualty Excess of Loss Reinsurance

Business Reinsured UK companies and branches

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

Deductible - £10m

Reinstatements - 1

Comments - None

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

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

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

Type of Cover: Casualty Excess of Loss Reinsurance

Business Reinsured UK companies and branches

From Ground up Cover - £25m

Deductible - £10m

Reinstatements - Maximum amount recoverable £45m

Comments - None

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

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

4. Miscellaneous

4.1: Group Marine Excess of Loss Reinsurance Programme

Type of Business Covered: Marine insurance and reinsurance

Type of Cover: Marine Excess of Loss Reinsurance

Business Reinsured: UK companies and branches

From Ground up Cover - £50m

Deductible - £2m

Reinstatements Layers 1, 2 & 3 - 2 reinstatements, Layers 4 & 5 – 1 Reinstatement

Comments - Reinstatement Premium Protection is in place

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

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

Type of Business Covered: Professional Indemnity Liability Insurance and reinsurance

Type of Cover: Clash Excess of Loss Reinsurance

Business Reinsured UK companies and branches

From Ground up Cover - £25m

Deductible - £5m

Reinstatements - 1

Comments - Operates on Multiple insureds' accumulation of Related Losses with costs inclusive

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

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

4.3: Latent Defects Quota Share and Surplus Treaty Reinsurance Programme

Type of Business Covered:	Commercial Property
Type of Cover:	Quota Share and Surplus Treaty
Business Reinsured	UK companies and branches
From Ground up Cover	- £60m
Deductible	- Maximum retention £10m
Comments	- None
Period of Cover:	01/01/2010 - 31/12/2010

4.4: Bonds and Guarantee Quota Share Treaty Reinsurance Programme

Type of Business Covered:	Bonds & Guarantee
Type of Cover:	Variable Quota Share
Business Reinsured	UK companies and branches
From Ground up Cover	- £20m
Deductible	- Maximum retention £4m
Comments	- None
Period of Cover:	01/01/2010 - 31/12/2010

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

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

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

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

Returns under the Accounts and Statements Rules

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

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2010

We certify that:

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

Andrew Moss, 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