

# Aviva Insurance Limited

## Annual FSA Insurance Returns for the year ended 31st December 2012



(Appendices 9.1, 9.2, 9.5, 9.6)

# Aviva Insurance Limited

Year ended 31st December 2012

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# Aviva Insurance Limited

Year ended 31st December 2012

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## Statement of solvency - general insurance business

Form 1

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

Adjusted solo solvency calculation

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	<b>R1</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>
				As at end of this financial year		As at end of the previous year	
				<b>1</b>		<b>2</b>	

**Capital resources**

Capital resources arising outside the long-term insurance fund	<b>11</b>	7910304	7721827
Capital resources allocated towards long-term insurance business arising outside the long-term insurance fund	<b>12</b>		
Capital resources available to cover general insurance business capital resources requirement (11-12)	<b>13</b>	7910304	7721827

**Guarantee fund**

Guarantee fund requirement	<b>21</b>	4398154	5320187
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	3512150	2401640

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	820266	782246
Base capital resources requirement	<b>33</b>	2984	3056
Individual minimum capital requirement	<b>34</b>	820266	782246
Capital requirements of regulated related undertakings	<b>35</b>	4124732	5059438
Minimum capital requirement (34+35)	<b>36</b>	4944998	5841684
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	5437805	4800985
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	4201556	3340564

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	4944998	5841684
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	2965306	1880143

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	<b>51</b>	1070000	840000
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**Covering sheet to Form 1**

**Form 1**

Name of insurer **Aviva Insurance Limited**

Global business

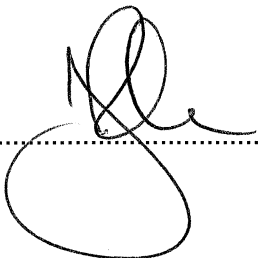
Financial year ended **31st December 2012**

  
..... Patrick Regan

**Chief Executive**

  
..... Clifford Abrahams

**Director**

  
..... John Lister

**Director**

## Components of capital resources

Form 3  
(Sheet 1)Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R3	2116	GL	31	12	2012	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year			
	1	2	3	4			

**Core tier one capital**

Permanent share capital	11	100000		100000	7666000
Profit and loss account and other reserves	12	14435000		14435000	6953000
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16	(1393200)		(1393200)	(560400)
Core tier one capital (sum of 11 to 16)	19	13141800		13141800	14058600

**Tier one waivers**

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

**Other tier one capital**

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

<b>Total tier one capital before deductions</b> (19+24+25+26+27+28)	31	13141800		13141800	14058600
Investments in own shares	32				
Intangible assets	33	91900		91900	7700
Amounts deducted from technical provisions for discounting	34	280274		280274	287863
Other negative valuation differences	35	172061		172061	142197
Deductions in related undertakings	36	(946006)		(946006)	1463025
Deductions from tier one (32 to 36)	37	(401771)		(401771)	1900785
<b>Total tier one capital after deductions</b> (31-37)	39	13543571		13543571	12157815

## Components of capital resources

Form 3  
(Sheet 2)Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R3	2116	GL	31	12	2012	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year			
	1	2	3	4			

**Tier two capital**

Implicit items, (tier two waivers and amounts excluded from line 22)	41					
Perpetual non-cumulative preference shares excluded from line 25	42					
Innovative tier one capital excluded from line 27	43					
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44					
Perpetual cumulative preference shares	45					
Perpetual subordinated debt and securities	46					
Upper tier two capital in related undertakings	47	14200		14200		76600
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>	<b>14200</b>		<b>14200</b>		<b>76600</b>

Fixed term preference shares	51					
Other tier two instruments	52					
Lower tier two capital in related undertakings	53	28400		28400		197961
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>	<b>28400</b>		<b>28400</b>		<b>197961</b>

<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>	<b>42600</b>		<b>42600</b>		<b>274561</b>
Excess tier two capital	62					
Further excess lower tier two capital	63					
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>	<b>42600</b>		<b>42600</b>		<b>274561</b>

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

Global business

Financial year ended **31st December 2012**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	<b>R3</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year			
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>			

**Total capital resources**

Positive adjustments for regulated non-insurance related undertakings	<b>71</b>					
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	13586171		13586171		12432376
Inadmissible assets other than intangibles and own shares	<b>73</b>	595167		595167		121382
Assets in excess of market risk and counterparty limits	<b>74</b>	5080700		5080700		4589167
Deductions for related ancillary services undertakings	<b>75</b>					
Deductions for regulated non-insurance related undertakings	<b>76</b>					
Deductions of ineligible surplus capital	<b>77</b>					
<b>Total capital resources after deductions (72-73-74-75-76-77)</b>	<b>79</b>	7910304		7910304		7721827

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

Available capital resources for guarantee fund requirement	<b>81</b>	7910304		7910304		7721827
Available capital resources for 50% MCR requirement	<b>82</b>	7910304		7910304		7721827
Available capital resources for 75% MCR requirement	<b>83</b>	7910304		7910304		7721827

**Financial engineering adjustments**

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



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

Form 11

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

General insurance business

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R11	2116	GL	31	12	2012	£000
				This financial year	Previous year		
				1	2		
Gross premiums written			11	5165718	5232238		
Premiums taxes and levies (included in line 11)			12	36007	32950		
Premiums written net of taxes and levies (11-12)			13	5129711	5199288		
Premiums for classes 11, 12 or 13 (included in line 13)			14	437536	476255		
Premiums for "actuarial health insurance" (included in line 13)			15				
<b>Sub-total A</b> (13 + 1/2 14 - 2/3 15)			16	5348479	5437416		
Gross premiums earned			21	5180438	5181260		
Premium taxes and levies (included in line 21)			22	36007	32950		
Premiums earned net of taxes and levies (21-22)			23	5144431	5148310		
Premiums for classes 11, 12 or 13 (included in line 23)			24	438938	484797		
Premiums for "actuarial health insurance" (included in line 23)			25				
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)			26	5363900	5390709		
<b>Sub-total I</b> (higher of sub-total A and sub-total H)			30	5363900	5437416		
<b>Adjusted sub-total I</b> if financial year is not a 12 month period to produce an annual figure			31				
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18		32	965502	978735		
	Excess (if any) over 61.3M EURO x 0.02		33	106289	107744		
<b>Sub-total J</b> (32-33)			34	859213	870991		
Claims paid in period of 3 financial years			41	10104466	10852331		
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis		42	216643	165410		
	For insurance business accounted for on an accident year basis		43	5898649	5943129		
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis		44	241265	241265		
	For insurance business accounted for on an accident year basis		45	6307730	6806274		
<b>Sub-total C</b> (41+42+43-44-45)			46	9670763	9913331		
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			47	438358	501631		
<b>Sub-total D</b> (46-47)			48	9232405	9411700		
<b>Reinsurance ratio</b> (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)			49	0.95	0.95		
<b>Premiums amount</b> (Sub-total J x reinsurance ratio)			50	820266	826917		
Provisions for claims outstanding (before discounting and net of reinsurance)			51	5268866	5415961		
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	804458	782246		
Greater of lines 50 and 53			54	820266	826917		

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

Form 12

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

General insurance business

		Company registration number	GL/UK/CM	Period ended			units	
		R12	2116	GL	31	12	2012	£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			10104466		10852331	
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22			216643		165410	
	For insurance business accounted for on an accident year basis	23			5898649		5943129	
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24			241265		241265	
	For insurance business accounted for on an accident year basis	25			6307730		6806274	
Claims incurred in reference period (21+22+23-24-25)		26			9670763		9913331	
Claims incurred for classes 11, 12 or 13 (included in 26)		27			1122644		775723	
Claims incurred for "actuarial health insurance" (included in 26)		28						
<b>Sub-total E</b> (26 + 1/2 27 - 2/3 28)		29			10232085		10301193	
<b>Sub-total F</b> - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31			3410695		3433731	
Division of sub-total F (gross adjusted claims amount)	X 0.26	32			886781		892770	
	Excess (if any) over 42.9M EURO x 0.03	33			101283		101956	
<b>Sub-total G</b> (32 - 33)		39			785498		790814	
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41			749893		750797	
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42			820266		826917	
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43			820266		826917	

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

Global business

Financial year ended **31st December 2012**Category of assets **Total other than Long-term insurance business assets**

	Company registration number	GL/UK/CM	Period ended			units	Category of assets	
			day	month	year			
	<b>R13</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>1</b>
							As at end of this financial year	As at end of the previous year
							<b>1</b>	<b>2</b>
Land and buildings				<b>11</b>		5881		11900

**Investments in group undertakings and participating interests**

UK insurance dependants	shares	<b>21</b>	136700	127432
	debts and loans	<b>22</b>		
Other insurance dependants	shares	<b>23</b>	3181220	1388564
	debts and loans	<b>24</b>		
Non-insurance dependants	shares	<b>25</b>	435832	
	debts and loans	<b>26</b>	1482100	1300000
Other group undertakings	shares	<b>27</b>		
	debts and loans	<b>28</b>	843100	1347597
Participating interests	shares	<b>29</b>		
	debts and loans	<b>30</b>		

**Other financial investments**

Equity shares	<b>41</b>	3800	1000	
Other shares and other variable yield participations	<b>42</b>			
Holdings in collective investment schemes	<b>43</b>	11017	12500	
Rights under derivative contracts	<b>44</b>	231380	287534	
Fixed interest securities	Approved	<b>45</b>	1902894	544164
	Other	<b>46</b>	2058132	2048447
Variable interest securities	Approved	<b>47</b>		
	Other	<b>48</b>		5581
Participation in investment pools	<b>49</b>			
Loans secured by mortgages	<b>50</b>	271800	354218	
Loans to public or local authorities and nationalised industries or undertakings	<b>51</b>			
Loans secured by policies of insurance issued by the company	<b>52</b>			
Other loans	<b>53</b>	96185	355182	
Bank and approved credit & financial institution deposits	One month or less withdrawal	<b>54</b>	52000	217605
	More than one month withdrawal	<b>55</b>	405715	562620
Other financial investments	<b>56</b>			

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

Global business

Financial year ended **31st December 2012**Category of assets **Total other than Long-term insurance business assets**

	Company registration number	GL/UK/CM	Period ended			units	Category of assets	
			day	month	year			
	<b>R13</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>1</b>
							As at end of this financial year	As at end of the previous year
							<b>1</b>	<b>2</b>
Deposits with ceding undertakings				<b>57</b>		32		
Assets held to match linked liabilities		Index linked		<b>58</b>				
		Property linked		<b>59</b>				

**Reinsurers' share of technical provisions**

Provision for unearned premiums	<b>60</b>	78345	67844
Claims outstanding	<b>61</b>	847094	678766
Provision for unexpired risks	<b>62</b>		
Other	<b>63</b>		

**Debtors and salvage**

Direct insurance business	Policyholders	<b>71</b>	486531	506100
	Intermediaries	<b>72</b>	556777	560700
Salvage and subrogation recoveries		<b>73</b>		
Reinsurance	Accepted	<b>74</b>	67293	67280
	Ceded	<b>75</b>		
Dependants	due in 12 months or less	<b>76</b>	285600	1439400
	due in more than 12 months	<b>77</b>		
Other	due in 12 months or less	<b>78</b>	85260	76300
	due in more than 12 months	<b>79</b>		

**Other assets**

Tangible assets	<b>80</b>	840	
Deposits not subject to time restriction on withdrawal with approved institutions	<b>81</b>	472490	346040
Cash in hand	<b>82</b>		
Other assets (particulars to be specified by way of supplementary note)	<b>83</b>	54000	104000
Accrued interest and rent	<b>84</b>	59058	58810
Deferred acquisition costs (general business only)	<b>85</b>	531026	546594
Other prepayments and accrued income	<b>86</b>	31404	48265

Deductions from the aggregate value of assets	<b>87</b>		801821
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Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	<b>89</b>	14673506	12262622
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**Analysis of admissible assets****Form 13  
(Sheet 3)**Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**Category of assets **Total other than Long-term insurance business assets**

Company registration number	GL/UK/CM	Period ended			units	Category of assets	
		day	month	year			
<b>R13</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>1</b>
				As at end of this financial year		As at end of the previous year	
				<b>1</b>		<b>2</b>	

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

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	<b>91</b>	14673506	12262622
Admissible assets in excess of market and counterparty limits	<b>92</b>	5080700	4589167
Inadmissible assets directly held	<b>93</b>	465667	129082
Capital resources requirement deduction of regulated related undertakings	<b>94</b>	4124732	5059438
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	<b>95</b>	353500	297500
Inadmissible assets of regulated related undertakings	<b>96</b>	2079345	1250408
Book value of related ancillary services undertakings	<b>97</b>		
Other differences in the valuation of assets (other than for assets not valued above)	<b>98</b>	(1806851)	200956
Deferred acquisition costs excluded from line 89	<b>99</b>		
Reinsurers' share of technical provisions excluded from line 89	<b>100</b>	(304568)	(256267)
Other asset adjustments (may be negative)	<b>101</b>		
Total assets determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (91 to 101)	<b>102</b>	24666031	23532906
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	<b>103</b>	1400	84600

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

Global business

Financial year ended **31st December 2012**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	<b>R15</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>
				As at the end of this financial year		As at the end of the previous year	
				<b>1</b>		<b>2</b>	

**Technical provisions (gross amount)**

Provision for unearned premiums		<b>11</b>	2377401	2238076
Claims outstanding		<b>12</b>	6115827	5131412
Provision for unexpired risks		<b>13</b>		
Equalisation provisions	Credit business	<b>14</b>	1	
	Other than credit business	<b>15</b>	172060	142197
Other technical provisions		<b>16</b>		
Total gross technical provisions (11 to 16)		<b>19</b>	8665289	7511685

**Provisions and creditors**

Provisions	Taxation	<b>21</b>		
	Other risks and charges	<b>22</b>	102016	22200
Deposits received from reinsurers		<b>31</b>	8	
Creditors	Direct insurance business	<b>41</b>	106937	120800
	Reinsurance accepted	<b>42</b>	440	55770
	Reinsurance ceded	<b>43</b>	37630	
Debenture loans	Secured	<b>44</b>		
	Unsecured	<b>45</b>		
Amounts owed to credit institutions		<b>46</b>	265862	422000
Creditors	Taxation	<b>47</b>	4120	36000
	Foreseeable dividend	<b>48</b>		
	Other	<b>49</b>	1339722	1028747
Accruals and deferred income		<b>51</b>	365910	403031
Total (19 to 51)		<b>59</b>	10887934	9600233
Provision for "reasonably foreseeable adverse variations"		<b>61</b>		
Cumulative preference share capital		<b>62</b>		
Subordinated loan capital		<b>63</b>		
Total (59 to 63)		<b>69</b>	10887934	9600233

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance		<b>71</b>	51700	94900
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Amounts deducted from technical provisions for discounting		<b>82</b>	584842	544130
Other adjustments (may be negative)		<b>83</b>	(172061)	(142197)
Capital and reserves		<b>84</b>	14535000	14619000
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (69-82+83+84)		<b>85</b>	24666031	23532906

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

Form 16

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

		Company registration number	GL/UK/CM	Period ended			units	
		R16	2116	GL	31	12	2012	£000
				This financial year		Previous year		
				1		2		
Transfer (to) / from the general insurance business technical account	From Form 20	11			(9048)		(93396)	
	Equalisation provisions	12			(29864)		(6126)	
Transfer from the long term insurance business revenue account		13						
Investment income	Income	14			445413		558970	
	Value re-adjustments on investments	15			140378		114529	
	Gains on the realisation of investments	16			49890		53818	
Investment charges	Investment management charges, including interest	17			9376		23609	
	Value re-adjustments on investments	18			156078		119785	
	Loss on the realisation of investments	19			214017		66598	
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			(345745)		(2918697)	
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29			(128447)		(2500894)	
Tax on profit or loss on ordinary activities		31			(131783)		80000	
Profit or loss on ordinary activities after tax (29-31)		39			3336		(2580894)	
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			3336		(2580894)	
Dividends (paid or foreseeable)		51			950000			
Profit or loss retained for the financial year (49-51)		59			(946664)		(2580894)	

## Analysis of derivative contracts

Form 17

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**Category of assets **Total other than Long-term insurance business assets**

		Company registration number	GL/UK/CM	Period ended			units	Category of assets	
		R17	2116	GL	31	12	2012	£000	1
		Value as at the end of this financial year			Notional amount as at the end of this financial year				
		Assets	Liabilities	Bought / Long		Sold / Short			
		1	2	3		4			
<b>Derivative contracts</b>									
Futures and contracts for differences	Fixed-interest securities	11							
	Interest rates	12	15366	74763		341656		837964	
	Inflation	13							
	Credit index / basket	14	38534	44620		57100		4021942	
	Credit single name	15							
	Equity index	16							
	Equity stock	17							
	Land	18							
	Currencies	19	36199	598		568503		1009727	
	Mortality	20							
	Other	21							
In the money options	Swaptions	31							
	Equity index calls	32							
	Equity stock calls	33							
	Equity index puts	34							
	Equity stock puts	35							
	Other	36							
Out of the money options	Swaptions	41							
	Equity index calls	42	3400	17340		994945		994945	
	Equity stock calls	43							
	Equity index puts	44	137754	53565		4514591		4224485	
	Equity stock puts	45							
	Other	46	10668	8939		5380000			
Total (11 to 46)		51	241921	199825		11856795		11089063	
Adjustment for variation margin		52	(10541)	(6239)					
Total (51 + 52)		53	231380	193586					

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



## General insurance business - summary of business carried on

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

Global business

Financial year ended **31st December 2012**

Category number	FSA return general insurance business reporting category	Company registration number	GL/UK/CM	Period ended			units			
				R20A	2116	GL		day	month	year
								31	12	2012
							£000			
				Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year			
				1	Reported	Incurred but not reported	4			
					2	3				
001	Total business	1		5025385	4398476	1640887	2377401			
002	Total primary (direct) and facultative business	2		4739618	4320043	1580138	2246223			
003	Total treaty reinsurance accepted business	3		285767	78433	60749	131178			
110	Total primary (direct) and facultative accident & health (category numbers 111 to 114)	4		680018	62056	37765	270063			
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5		1287044	1584241	156569	659937			
160	Primary (direct) and facultative household and domestic all risks.	6		644338	149856	17572	336984			
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7		266798	27583	11238	15727			
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8		593976	806622	54551	291515			
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9		785835	319480	80991	377957			
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10		419961	1206895	1202153	227944			
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11		29771	11947	5964	49847			
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12		60	125425	10043				
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13		2787	4224	134	1163			
350	Total primary (direct) and facultative goods in transit	14		29030	21714	3158	15086			
400	Miscellaneous primary (direct) and facultative business	15								
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	16		124	4718	10878				
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17		285643	73715	49871	131178			
700	Miscellaneous treaty reinsurance accepted business	18								
	Total (lines 4 to 18)	20		5025385	4398476	1640887	2377401			

## General insurance business - summary of business carried on

Form 20A  
(Sheet 2)Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

Category number	FSA return general insurance business reporting category	Company registration number	GL/UK/CM	Period ended			units	
				day	month	year		
		R20A	2116	GL	31	12	2012	£000
			Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year		
			1	Reported	Incurred but not reported			4
				2	3			

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

111	Medical insurance	21	527544	11745	32556	238490
112	HealthCare cash plans	22				
113	Travel	23	110054	27869	3942	27345
114	Personal accident or sickness	24	42420	22442	1267	4228
121	Private motor - comprehensive	25	1211663	1358214	136026	620166
122	Private motor - non-comprehensive	26	37979	196923	13545	24201
123	Motor cycle	27	37402	29104	6998	15570
160	Household and domestic all risks (equals line 6)	28	644338	149856	17572	336984
181	Assistance	29	11			10
182	Creditor	30	185711	26374	9680	15632
183	Extended warranty	31				
184	Legal expenses	32	(272)			
185	Mortgage indemnity	33	60	329	98	85
186	Pet insurance	34		880		
187	Other personal financial loss	35	81288		1460	

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

221	Fleets	41	418176	514503	28579	209504
222	Commercial vehicles (non-fleet)	42	91177	165360	15898	43265
223	Motor other	43	84623	126759	10074	38746
261	Commercial property	44	621711	288426	65911	304250
262	Consequential loss	45	96642	22740	8592	46346
263	Contractors or engineering all risks	46	67482	8314	6488	27361
271	Employers liability	47	130413	511553	1132955	67871
272	Professional indemnity	48	57593	207780	2596	30493
273	Public and products liability	49	182014	475817	62022	95038
274	Mixed commercial package	50	49941	11745	4580	34542
281	Fidelity and contract guarantee	51	4079	2568	290	1503
282	Credit	52	132	3136	218	89
283	Suretyship	53	25560	6243	5456	48255
284	Commercial contingency	54				

## General insurance business - summary of business carried on

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

Global business

Financial year ended **31st December 2012**

Category number	FSA return general insurance business reporting category	Company registration number	GL/UK/CM	Period ended			units
				day	month	year	
				R20A	2116	GL	
				Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year
				1	Reported	Incurred but not reported	4
					2	3	

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

331	Aviation liability	61	60	125425	10043	
332	Aviation hull	62				
333	Space and satellite	63				
341	Marine liability	64	752	1133	134	664
342	Marine hull	65				
343	Energy (on and off-shore)	66				
344	Protection and indemnity	67				
345	Freight demurrage and defence	68				
346	War risks	69				
347	Yacht	70	2035	3091		499
350	Total primary (direct) and facultative goods in transit (equals line 14)	71	29030	21714	3158	15086

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

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

510	Non-proportional accident & health	81				
520	Non-proportional motor	82				
530	Non-proportional aviation	83	125	4618	343	
540	Non-proportional marine	84				
550	Non-proportional transport	85	(1)	100	20	
560	Non-proportional property	86				
570	Non-proportional liability (non-motor)	87				
580	Non-proportional financial lines	88				
590	Non-proportional aggregate cover	89			10515	

**PROPORTIONAL TREATY**

610	Proportional accident & health	91	2787	1314	857	1268
620	Proportional motor	92	(680)	9194	259	(21)
630	Proportional aviation	93	(117)	3691	574	
640	Proportional marine	94				
650	Proportional transport	95				
660	Proportional property	96	213416	54114	4458	120917
670	Proportional liability (non-motor)	97		5402	41420	
680	Proportional financial lines	98	70237		2303	9014
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	5025385	4398476	1640887	2377401
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## General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Total Business**

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>001</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		4611378		4460345
	Claims incurred (22. 17. 4)			<b>12</b>		2823956		2574788
	Claims management costs (22. 18. 4)			<b>13</b>		196048		228412
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		1613857		1622963
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		(22483)		34182
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		6140		61729
	Claims incurred (22. 13. 4)			<b>22</b>		8100		69311
	Claims management costs (22. 14. 4)			<b>23</b>		(4389)		(398)
	Adjustment for discounting (22. 51. 4)			<b>24</b>		(7589)		(96090)
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>		(18595)		24287
	Balance (21-22-23+24+25-26)			<b>29</b>		13435		(127561)
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>				(17)
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>				(17)
Balance of all years' underwriting (19+29+39)			<b>49</b>		(9048)		(93396)	
Allocated investment return			<b>51</b>					
Transfer to non-technical account (49+51)			<b>59</b>		(9048)		(93396)	

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>002</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>			<b>2</b>	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		4318987		4089115
	Claims incurred (22. 17. 4)			<b>12</b>		2704553		2448976
	Claims management costs (22. 18. 4)			<b>13</b>		182797		212854
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		1447923		1473027
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		(16286)		(45742)
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		4702		62055
	Claims incurred (22. 13. 4)			<b>22</b>		1103		84918
	Claims management costs (22. 14. 4)			<b>23</b>		(2667)		(650)
	Adjustment for discounting (22. 51. 4)			<b>24</b>		(7589)		(96090)
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>		(18595)		24287
	Balance (21-22-23+24+25-26)			<b>29</b>		17272		(142590)
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>		(1)		(1136)
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>		(1)		(1136)
Balance of all years' underwriting (19+29+39)			<b>49</b>		985		(189468)	
Allocated investment return			<b>51</b>					
Transfer to non-technical account (49+51)			<b>59</b>		985		(189468)	

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>003</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		292391		371230
	Claims incurred (22. 17. 4)			<b>12</b>		119403		125812
	Claims management costs (22. 18. 4)			<b>13</b>		13251		15558
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>			165934	149936
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>			(6197)	79924
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		1438		(326)
	Claims incurred (22. 13. 4)			<b>22</b>		6997		(15607)
	Claims management costs (22. 14. 4)			<b>23</b>		(1722)		252
	Adjustment for discounting (22. 51. 4)			<b>24</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>				
	Balance (21-22-23+24+25-26)			<b>29</b>			(3837)	15029
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>		1		1119
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>		1		1119
Balance of all years' underwriting (19+29+39)				<b>49</b>		(10033)		96072
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		(10033)		96072

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>110</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		650194		515656
	Claims incurred (22. 17. 4)			<b>12</b>		458948		384991
	Claims management costs (22. 18. 4)			<b>13</b>		19854		19916
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>			136817	130000
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>			34575	(19251)
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		5542		3543
	Claims incurred (22. 13. 4)			<b>22</b>		(2452)		1140
	Claims management costs (22. 14. 4)			<b>23</b>		731		(2340)
	Adjustment for discounting (22. 51. 4)			<b>24</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>			(203)	(373)
	Balance (21-22-23+24+25-26)			<b>29</b>			7466	5116
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>				
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>				
Balance of all years' underwriting (19+29+39)				<b>49</b>		42041		(14135)
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		42041		(14135)

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>120</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		1200883		1016497
	Claims incurred (22. 17. 4)			<b>12</b>		895328		758849
	Claims management costs (22. 18. 4)			<b>13</b>		68385		75199
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		235389		200382
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		1781		(17933)
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		(187)		(27)
	Claims incurred (22. 13. 4)			<b>22</b>		(27315)		18049
	Claims management costs (22. 14. 4)			<b>23</b>		(2734)		(5821)
	Adjustment for discounting (22. 51. 4)			<b>24</b>		(25919)		(18630)
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>		1516		1624
	Balance (21-22-23+24+25-26)			<b>29</b>		2427		(32509)
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>				
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>				
Balance of all years' underwriting (19+29+39)				<b>49</b>		4208		(50442)
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		4208		(50442)



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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>160</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		570366		600725
	Claims incurred (22. 17. 4)			<b>12</b>		263113		257544
	Claims management costs (22. 18. 4)			<b>13</b>		28359		31637
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		241403		240472
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		37491		71072
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		(205)		7151
	Claims incurred (22. 13. 4)			<b>22</b>		(14915)		(2358)
	Claims management costs (22. 14. 4)			<b>23</b>		(3590)		(187)
	Adjustment for discounting (22. 51. 4)			<b>24</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>		(225)		3025
	Balance (21-22-23+24+25-26)			<b>29</b>		18525		6671
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>				
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>				
Balance of all years' underwriting (19+29+39)				<b>49</b>		56016		77743
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		56016		77743

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>180</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		280901		345737
	Claims incurred (22. 17. 4)			<b>12</b>		45355		68557
	Claims management costs (22. 18. 4)			<b>13</b>		3301		6051
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		227980		318297
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		4265		(47168)
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		(50)		51932
	Claims incurred (22. 13. 4)			<b>22</b>		(4119)		(19319)
	Claims management costs (22. 14. 4)			<b>23</b>		2891		5219
	Adjustment for discounting (22. 51. 4)			<b>24</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>		(340)		20523
	Balance (21-22-23+24+25-26)			<b>29</b>		1518		45509
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>				
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>				
Balance of all years' underwriting (19+29+39)				<b>49</b>		5783		(1659)
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		5783		(1659)

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>220</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>				<b>2</b>
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		544388		560310
	Claims incurred (22. 17. 4)			<b>12</b>		415758		417303
	Claims management costs (22. 18. 4)			<b>13</b>		32238		37775
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		145627		124006
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		(49235)		(18774)
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		(52)		164
	Claims incurred (22. 13. 4)			<b>22</b>		(9489)		38868
	Claims management costs (22. 14. 4)			<b>23</b>		(87)		(742)
	Adjustment for discounting (22. 51. 4)			<b>24</b>		(5039)		(7242)
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>		752		1338
	Balance (21-22-23+24+25-26)			<b>29</b>		3733		(46542)
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>				
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>				
Balance of all years' underwriting (19+29+39)				<b>49</b>		(45502)		(65316)
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		(45502)		(65316)

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>260</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		641049		630454
	Claims incurred (22. 17. 4)			<b>12</b>		345051		313537
	Claims management costs (22. 18. 4)			<b>13</b>		19271		24369
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		290865		296578
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		(14138)		(4030)
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		(182)		(430)
	Claims incurred (22. 13. 4)			<b>22</b>		(23582)		(12598)
	Claims management costs (22. 14. 4)			<b>23</b>		184		672
	Adjustment for discounting (22. 51. 4)			<b>24</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>		19567		(1582)
	Balance (21-22-23+24+25-26)			<b>29</b>		3649		13078
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>				
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>				
Balance of all years' underwriting (19+29+39)				<b>49</b>		(10489)		9048
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		(10489)		9048

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>270</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		379469		366062
	Claims incurred (22. 17. 4)			<b>12</b>		256851		219385
	Claims management costs (22. 18. 4)			<b>13</b>		8032		13379
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		144639		136304
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		(30053)		(3006)
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		(151)		(246)
	Claims incurred (22. 13. 4)			<b>22</b>		101625		65448
	Claims management costs (22. 14. 4)			<b>23</b>		(470)		3089
	Adjustment for discounting (22. 51. 4)			<b>24</b>		23369		(70218)
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>		(39794)		(337)
	Balance (21-22-23+24+25-26)			<b>29</b>		(38143)		(138664)
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>				
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>				
Balance of all years' underwriting (19+29+39)				<b>49</b>		(68196)		(141670)
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		(68196)		(141670)

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>330</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>				
	Claims incurred (22. 17. 4)			<b>12</b>				
	Claims management costs (22. 18. 4)			<b>13</b>				
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>				
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>				
	Claims incurred (22. 13. 4)			<b>22</b>				
	Claims management costs (22. 14. 4)			<b>23</b>				
	Adjustment for discounting (22. 51. 4)			<b>24</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>				
	Balance (21-22-23+24+25-26)			<b>29</b>				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>			(1)	
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>			(1)	
Balance of all years' underwriting (19+29+39)				<b>49</b>			(1)	
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>			(1)	

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>409</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		51737		53674
	Claims incurred (22. 17. 4)			<b>12</b>		24149		28810
	Claims management costs (22. 18. 4)			<b>13</b>		3357		4528
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>			25203	26988
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>			(972)	(6652)
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		(13)		(32)
	Claims incurred (22. 13. 4)			<b>22</b>		(18650)		(4312)
	Claims management costs (22. 14. 4)			<b>23</b>		408		(540)
	Adjustment for discounting (22. 51. 4)			<b>24</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>			132	69
	Balance (21-22-23+24+25-26)			<b>29</b>			18097	4751
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>				(1136)
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>				(1136)
Balance of all years' underwriting (19+29+39)				<b>49</b>		17125		(3037)
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		17125		(3037)

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>600</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>			<b>2</b>	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		292391		302230
	Claims incurred (22. 17. 4)			<b>12</b>		119403		125812
	Claims management costs (22. 18. 4)			<b>13</b>		13251		15558
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		165926		149936
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		(6189)		10924
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		1438		(326)
	Claims incurred (22. 13. 4)			<b>22</b>		14234		(9048)
	Claims management costs (22. 14. 4)			<b>23</b>		(1722)		252
	Adjustment for discounting (22. 51. 4)			<b>24</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>				
	Balance (21-22-23+24+25-26)			<b>29</b>		(11074)		8470
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>				866
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>				866
Balance of all years' underwriting (19+29+39)			<b>49</b>		(17263)		20260	
Allocated investment return			<b>51</b>					
Transfer to non-technical account (49+51)			<b>59</b>		(17263)		20260	



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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>709</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>				69000
	Claims incurred (22. 17. 4)			<b>12</b>				
	Claims management costs (22. 18. 4)			<b>13</b>				
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>			8	
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>			(8)	69000
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>				
	Claims incurred (22. 13. 4)			<b>22</b>		(7237)	(6559)	
	Claims management costs (22. 14. 4)			<b>23</b>				
	Adjustment for discounting (22. 51. 4)			<b>24</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>				
	Balance (21-22-23+24+25-26)			<b>29</b>			7237	6559
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>		1		253
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>		1		253
Balance of all years' underwriting (19+29+39)				<b>49</b>		7230		75812
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		7230		75812

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

Form 21

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Total Business**

		Company registration number	GL/UK/CM	Period ended			units	Category number	
				day	month	year			
		R21	2116	GL	31	12	2012	£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			
		<b>1</b>		<b>3</b>		<b>5</b>			
In respect of risks incepted in previous financial years		<b>11</b>	6171		31		6140		
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
In respect of risks incepted in previous financial years		<b>12</b>	(24266)		815		(25081)		
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	197833	11554	16104	218	181729	11336	
	For periods of 12 months	<b>14</b>	2495602	2313456	182302	75807	2313300	2237649	
	For periods of more than 12 months	<b>15</b>	6257	18711	1385	2257	4872	16454	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		<b>16</b>	2204374	33680	67816	63	2136558	33617	
Total (12 to 16)		<b>19</b>	4879800	2377401	268422	78345	4611378	2299056	

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

Form 21

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

		Company registration number		Period ended			units	Category number	
		R21	2116	GL	31	12	2012	£000	002
		GL/UK/CM		day	month	year			
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		<b>1</b>		<b>3</b>		<b>5</b>			
In respect of risks incepted in previous financial years	<b>11</b>	4733		31		4702			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
In respect of risks incepted in previous financial years	<b>12</b>	(24266)		815		(25081)			
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	197829	11554	16104	218	181725	11336	
	For periods of 12 months	<b>14</b>	2342462	2182278	182302	75807	2160160	2106471	
	For periods of more than 12 months	<b>15</b>	6257	18711	1385	2257	4872	16454	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	<b>16</b>	2064525	33680	67214	63	1997311	33617		
Total (12 to 16)	<b>19</b>	4586807	2246223	267820	78345	4318987	2167878		

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

Form 21

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

## Total Treaty Reinsurance Accepted Business

		Company registration number	GL/UK/CM	Period ended			units	Category number	
				day	month	year			
		R21	2116	GL	31	12	2012	£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			
		<b>1</b>		<b>3</b>		<b>5</b>			
In respect of risks incepted in previous financial years		<b>11</b>	1438			1438			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
In respect of risks incepted in previous financial years		<b>12</b>							
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	4			4			
	For periods of 12 months	<b>14</b>	153140	131178		153140	131178		
	For periods of more than 12 months	<b>15</b>							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		<b>16</b>	139849	602		139247			
Total (12 to 16)		<b>19</b>	292993	131178	602	292391	131178		

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

Form 21

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

## Total primary (direct) and facultative accident &amp; health

		Company registration number		GL/UK/CM		Period ended			units	Category number
		R21	2116	GL	31	12	2012	£000	110	
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		<b>1</b>		<b>3</b>		<b>5</b>				
In respect of risks incepted in previous financial years		<b>11</b>	5542			5542				
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>			
In respect of risks incepted in previous financial years		<b>12</b>	1260			1260				
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	28666	888	557	28109	888			
	For periods of 12 months	<b>14</b>	374487	269175	509	373978	269175			
	For periods of more than 12 months	<b>15</b>								
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		<b>16</b>	246848		1	246847				
Total (12 to 16)		<b>19</b>	651261	270063	1067	650194	270063			

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

Form 21

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number	
				day	month	year			
		R21	2116	GL	31	12	2012	£000	120
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		<b>1</b>		<b>3</b>		<b>5</b>			
In respect of risks incepted in previous financial years		<b>11</b>	(187)			(187)			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
In respect of risks incepted in previous financial years		<b>12</b>	(4310)			(4310)			
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	2920	41		2920	41		
	For periods of 12 months	<b>14</b>	628657	659857	26891	9137	601766	650720	
	For periods of more than 12 months	<b>15</b>	27	39			27	39	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		<b>16</b>	607273		6793		600480		
Total (12 to 16)		<b>19</b>	1234567	659937	33684	9137	1200883	650800	

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

Form 21

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number	
				day	month	year			
		R21	2116	GL	31	12	2012	£000	160
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		<b>1</b>		<b>3</b>		<b>5</b>			
In respect of risks incepted in previous financial years		<b>11</b>	(205)			(205)			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
In respect of risks incepted in previous financial years		<b>12</b>	(4707)		4	(4711)			
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	1650	89	92	31	1558	58	
	For periods of 12 months	<b>14</b>	310608	336884	39963	47	270645	336837	
	For periods of more than 12 months	<b>15</b>	8	11	1	1	7	10	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		<b>16</b>	302946		79		302867		
Total (12 to 16)		<b>19</b>	610505	336984	40139	79	570366	336905	

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

Form 21

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

		Company registration number		GL/UK/CM		Period ended			units	Category number
		R21	2116	GL	31	12	2012	£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				
		<b>1</b>		<b>3</b>		<b>5</b>				
In respect of risks incepted in previous financial years		<b>11</b>	(40)		10		(50)			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>			
In respect of risks incepted in previous financial years		<b>12</b>	(917)		238		(1155)			
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	145567	5577	13032		132535	5577		
	For periods of 12 months	<b>14</b>	109145	7240	6922		102223	7240		
	For periods of more than 12 months	<b>15</b>	3	223			3	223		
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		<b>16</b>	47491	2687	196		47295	2687		
Total (12 to 16)		<b>19</b>	301289	15727	20388		280901	15727		



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

Form 21

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

		Company registration number		Period ended			units	Category number	
		R21	2116	GL	31	12	2012	£000	220
		GL/UK/CM		day	month	year			
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		<b>1</b>		<b>3</b>		<b>5</b>			
In respect of risks incepted in previous financial years		<b>11</b>	(52)			(52)			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
In respect of risks incepted in previous financial years		<b>12</b>	(1191)		(1)	(1190)			
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	2370	990	4	2	2366	988	
	For periods of 12 months	<b>14</b>	301116	289281	10095	6597	291021	282684	
	For periods of more than 12 months	<b>15</b>	218	1244		1	218	1243	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		<b>16</b>	254471		2498		251973		
Total (12 to 16)		<b>19</b>	556984	291515	12596	6600	544388	284915	

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

Form 21

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

		Company registration number		Period ended			units	Category number	
		R21	2116	GL	31	12	2012	£000	260
		GL/UK/CM		day	month	year			
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		<b>1</b>		<b>3</b>		<b>5</b>			
In respect of risks incepted in previous financial years		<b>11</b>	(157)	25		(182)			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
In respect of risks incepted in previous financial years		<b>12</b>	(8722)	574		(9296)			
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	11783	1015	2172	139	9611	876	
	For periods of 12 months	<b>14</b>	402408	370945	84201	56798	318207	314147	
	For periods of more than 12 months	<b>15</b>	2568	5995	460	1091	2108	4904	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		<b>16</b>	371952	2	51533		320419	2	
Total (12 to 16)		<b>19</b>	779989	377957	138940	58028	641049	319929	

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

Form 21

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

		Company registration number		GL/UK/CM		Period ended			units	Category number
		R21	2116	GL	31	12	2012	£000	270	
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		<b>1</b>		<b>3</b>		<b>5</b>				
In respect of risks incepted in previous financial years		<b>11</b>	(155)		(4)		(151)			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>			
In respect of risks incepted in previous financial years		<b>12</b>	(5379)				(5379)			
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	4000	2661	129		3871	2661		
	For periods of 12 months	<b>14</b>	192990	223037	10071	2877	182919	220160		
	For periods of more than 12 months	<b>15</b>	561	2246	85		476	2246		
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		<b>16</b>	199751		2169		197582			
Total (12 to 16)		<b>19</b>	391923	227944	12454	2877	379469	225067		

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

Form 21

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

		Company registration number		Period ended			units	Category number	
		R21	2116	GL	31	12	2012	£000	409
		GL/UK/CM		day	month	year			
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		<b>1</b>		<b>3</b>		<b>5</b>			
In respect of risks incepted in previous financial years		<b>11</b>	(13)			(13)			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
In respect of risks incepted in previous financial years		<b>12</b>	(300)			(300)			
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	873	293	118	46	755	247	
	For periods of 12 months	<b>14</b>	23051	25859	3650	351	19401	25508	
	For periods of more than 12 months	<b>15</b>	2872	8953	839	1164	2033	7789	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		<b>16</b>	33793	30991	3945	63	29848	30928	
Total (12 to 16)		<b>19</b>	60289	66096	8552	1624	51737	64472	

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

Form 21

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

		Company registration number	GL/UK/CM	Period ended			units	Category number	
				day	month	year			
		R21	2116	GL	31	12	2012	£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			
		<b>1</b>		<b>3</b>		<b>5</b>			
In respect of risks incepted in previous financial years		<b>11</b>	1438			1438			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
In respect of risks incepted in previous financial years		<b>12</b>							
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	4			4			
	For periods of 12 months	<b>14</b>	153140	131178		153140	131178		
	For periods of more than 12 months	<b>15</b>							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		<b>16</b>	139849	602		139247			
Total (12 to 16)		<b>19</b>	292993	131178	602	292391	131178		

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Total Business**

		Company registration number	GL/UK/CM	Period ended			units	Category number
				day	month	year		
				R22	2116	GL		
			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	4897030	1420089	3599815	122874		
	Reinsurers' share	12	532553	35523	611804	114774		
	Net (11-12)	13	4364477	1384566	2988011	8100		
	Claims management costs	14	68042	29407	34246	(4389)		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		628947	2222905	2851852		
	Reinsurers' share	16		(7626)	35522	27896		
	Net (15-16)	17		636573	2187383	2823956		
	Claims management costs	18		153830	42218	196048		
Provision for unexpired risks	19							
Net operating expenses	Commissions	21	364974	1083197	359512	1088659		
	Other acquisition expenses	22	181620	351430	171514	361536		
	Administrative expenses	23		157669		157669		
	Reinsurance commissions and profit participations	24	6869	12726	6993	12602		
	Total (21+22+23-24)	29	539725	1579570	524033	1595262		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	520532		566542	46010		
	Reinsurers' share	32	232669		286268	53599		
	Claims management costs	33						
	Total (31-32+33)	39	287863		280274	(7589)		
Split of line 29	Prior financial years	41		(18595)		(18595)		
	This financial year	42	539725	1598165	524033	1613857		
Split of line 39	Incidents occurring prior to this financial year	51	287863		280274	(7589)		
	Incidents occurring in this financial year	52						

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number
				day	month	year		
				R22	2116	GL		
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	<b>11</b>	4781898	1334729	3564197	117028		
	Reinsurers' share	<b>12</b>	522692	26813	611804	115925		
	Net (11-12)	<b>13</b>	4259206	1307916	2952393	1103		
	Claims management costs	<b>14</b>	65298	29043	33588	(2667)		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	<b>15</b>		556940	2175509	2732449		
	Reinsurers' share	<b>16</b>		(7626)	35522	27896		
	Net (15-16)	<b>17</b>		564566	2139987	2704553		
	Claims management costs	<b>18</b>		142049	40748	182797		
Provision for unexpired risks		<b>19</b>						
Net operating expenses	Commissions	<b>21</b>	339014	942951	330352	951613		
	Other acquisition expenses	<b>22</b>	169736	327877	158357	339256		
	Administrative expenses	<b>23</b>		151096		151096		
	Reinsurance commissions and profit participations	<b>24</b>	6869	12761	6993	12637		
	Total (21+22+23-24)	<b>29</b>	501881	1409163	481716	1429328		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	<b>31</b>	520532		566542	46010		
	Reinsurers' share	<b>32</b>	232669		286268	53599		
	Claims management costs	<b>33</b>						
	Total (31-32+33)	<b>39</b>	287863		280274	(7589)		
Split of line 29	Prior financial years	<b>41</b>		(18595)		(18595)		
	This financial year	<b>42</b>	501881	1427758	481716	1447923		
Split of line 39	Incidents occurring prior to this financial year	<b>51</b>	287863		280274	(7589)		
	Incidents occurring in this financial year	<b>52</b>						

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

		Company registration number	GL/UK/CM	Period ended			units	Category number
				day	month	year		
				R22	2116	GL		
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	115132	85360	35618	5846		
	Reinsurers' share	12	9861	8710		(1151)		
	Net (11-12)	13	105271	76650	35618	6997		
	Claims management costs	14	2744	364	658	(1722)		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		72007	47396	119403		
	Reinsurers' share	16						
	Net (15-16)	17		72007	47396	119403		
	Claims management costs	18		11781	1470	13251		
Provision for unexpired risks		19						
Net operating expenses	Commissions	21	25960	140246	29160	137046		
	Other acquisition expenses	22	11884	23553	13157	22280		
	Administrative expenses	23		6573		6573		
	Reinsurance commissions and profit participations	24		(35)		(35)		
	Total (21+22+23-24)	29	37844	170407	42317	165934		
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	37844	170407	42317	165934		
Split of line 39	Incidents occurring prior to this financial year	51						
	Incidents occurring in this financial year	52						



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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number
				day	month	year		
				R22	2116	GL		
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	87274	50162	35468	(1644)		
	Reinsurers' share	12	490	533	765	808		
	Net (11-12)	13	86784	49629	34703	(2452)		
	Claims management costs	14	2653	3040	344	731		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		394605	64353	458958		
	Reinsurers' share	16			10	10		
	Net (15-16)	17		394605	64343	458948		
	Claims management costs	18		17569	2285	19854		
Provision for unexpired risks		19						
Net operating expenses	Commissions	21	14575	66319	17124	63770		
	Other acquisition expenses	22	8675	21758	6662	23771		
	Administrative expenses	23		49077		49077		
	Reinsurance commissions and profit participations	24	4			4		
	Total (21+22+23-24)	29	23246	137154	23786	136614		
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		(203)		(203)		
	This financial year	42	23246	137357	23786	136817		
Split of line 39	Incidents occurring prior to this financial year	51						
	Incidents occurring in this financial year	52						

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number
				day	month	year		
				R22	2116	GL		
			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	1390174	437328	1010224	57378		
	Reinsurers' share	12	236635	3158	318170	84693		
	Net (11-12)	13	1153539	434170	692054	(27315)		
	Claims management costs	14	18942	8154	8054	(2734)		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		164742	730586	895328		
	Reinsurers' share	16		(1274)	1274			
	Net (15-16)	17		166016	729312	895328		
	Claims management costs	18		53675	14710	68385		
Provision for unexpired risks	19							
Net operating expenses	Commissions	21	44217	113080	56251	101046		
	Other acquisition expenses	22	55089	110729	54216	111602		
	Administrative expenses	23		24257		24257		
	Reinsurance commissions and profit participations	24						
	Total (21+22+23-24)	29	99306	248066	110467	236905		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	127392		161837	34445		
	Reinsurers' share	32	135433		195797	60364		
	Claims management costs	33						
	Total (31-32+33)	39	(8041)		(33960)	(25919)		
Split of line 29	Prior financial years	41		1516		1516		
	This financial year	42	99306	246550	110467	235389		
Split of line 39	Incidents occurring prior to this financial year	51	(8041)		(33960)	(25919)		
	Incidents occurring in this financial year	52						

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number
				day	month	year		
				R22	2116	GL		
			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	186708	134614	37652	(14442)		
	Reinsurers' share	12	(1)		472	473		
	Net (11-12)	13	186709	134614	37180	(14915)		
	Claims management costs	14	6011	934	1487	(3590)		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		138917	129776	268693		
	Reinsurers' share	16		(219)	5799	5580		
	Net (15-16)	17		139136	123977	263113		
	Claims management costs	18		24889	3470	28359		
Provision for unexpired risks	19							
Net operating expenses	Commissions	21	71177	181545	80299	172423		
	Other acquisition expenses	22	26030	53050	27027	52053		
	Administrative expenses	23		16711		16711		
	Reinsurance commissions and profit participations	24	9			9		
	Total (21+22+23-24)	29	97198	251306	107326	241178		
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		(225)		(225)		
	This financial year	42	97198	251531	107326	241403		
Split of line 39	Incidents occurring prior to this financial year	51						
	Incidents occurring in this financial year	52						

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number
				day	month	year		
				R22	2116	GL		
			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	62653	38681	16851	(7121)		
	Reinsurers' share	12	3371		369	(3002)		
	Net (11-12)	13	59282	38681	16482	(4119)		
	Claims management costs	14	4139	2744	4286	2891		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		25575	21970	47545		
	Reinsurers' share	16		2038	152	2190		
	Net (15-16)	17		23537	21818	45355		
	Claims management costs	18		3202	99	3301		
Provision for unexpired risks	19							
Net operating expenses	Commissions	21	37678	195293	16336	216635		
	Other acquisition expenses	22	7662	5923	1889	11696		
	Administrative expenses	23		7189		7189		
	Reinsurance commissions and profit participations	24	53	7829	2	7880		
	Total (21+22+23-24)	29	45287	200576	18223	227640		
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		(340)		(340)		
	This financial year	42	45287	200916	18223	227980		
Split of line 39	Incidents occurring prior to this financial year	51						
	Incidents occurring in this financial year	52						

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number
				day	month	year		
				R22	2116	GL		
			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	664329	211197	468072	14940		
	Reinsurers' share	12	112790	1651	135568	24429		
	Net (11-12)	13	551539	209546	332504	(9489)		
	Claims management costs	14	11568	5780	5701	(87)		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		22658	393101	415759		
	Reinsurers' share	16		(4458)	4459	1		
	Net (15-16)	17		27116	388642	415758		
	Claims management costs	18		22741	9497	32238		
Provision for unexpired risks	19							
Net operating expenses	Commissions	21	28468	77686	27986	78168		
	Other acquisition expenses	22	20469	39222	20080	39611		
	Administrative expenses	23		28600		28600		
	Reinsurance commissions and profit participations	24						
	Total (21+22+23-24)	29	48937	145508	48066	146379		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	64128		63399	(729)		
	Reinsurers' share	32	69042		73352	4310		
	Claims management costs	33						
	Total (31-32+33)	39	(4914)		(9953)	(5039)		
Split of line 29	Prior financial years	41		752		752		
	This financial year	42	48937	144756	48066	145627		
Split of line 39	Incidents occurring prior to this financial year	51	(4914)		(9953)	(5039)		
	Incidents occurring in this financial year	52						

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	R22	2116	GL	31	12	2012	£000	260
		1	2	3	4			
		Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	311959	143964	148470	(19525)		
	Reinsurers' share	12	28028	12867	19218	4057		
	Net (11-12)	13	283931	131097	129252	(23582)		
	Claims management costs	14	6851	2555	4480	184		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		113775	251815	365590		
	Reinsurers' share	16		132	20407	20539		
	Net (15-16)	17		113643	231408	345051		
	Claims management costs	18		15418	3853	19271		
Provision for unexpired risks	19							
Net operating expenses	Commissions	21	87773	193199	80954	200018		
	Other acquisition expenses	22	32392	59379	29817	61954		
	Administrative expenses	23		51107		51107		
	Reinsurance commissions and profit participations	24	4267	2817	4437	2647		
	Total (21+22+23-24)	29	115898	300868	106334	310432		
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		19567		19567		
	This financial year	42	115898	281301	106334	290865		
Split of line 39	Incidents occurring prior to this financial year	51						
	Incidents occurring in this financial year	52						

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

		Company registration number		Period ended			units	Category number	
		R22	2116	GL/UK/CM	day	month			year
					31	12			2012
		GL	31	12	2012	£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	2015819	303010	1821009	108200			
	Reinsurers' share	12	135584	7145	135014	6575			
	Net (11-12)	13	1880235	295865	1685995	101625			
	Claims management costs	14	14841	5793	8578	(470)			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		(306146)	563748	257602			
	Reinsurers' share	16		(68)	819	751			
	Net (15-16)	17		(306078)	562929	256851			
	Claims management costs	18		2049	5983	8032			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	44173	100544	43409	101308			
	Other acquisition expenses	22	16302	31581	15693	32190			
	Administrative expenses	23		(27336)		(27336)			
	Reinsurance commissions and profit participations	24	2148	1447	2278	1317			
	Total (21+22+23-24)	29	58327	103342	56824	104845			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	329012		341306	12294			
	Reinsurers' share	32	28194		17119	(11075)			
	Claims management costs	33							
	Total (31-32+33)	39	300818		324187	23369			
Split of line 29	Prior financial years	41		(39794)		(39794)			
	This financial year	42	58327	143136	56824	144639			
Split of line 39	Incidents occurring prior to this financial year	51	300818		324187	23369			
	Incidents occurring in this financial year	52							

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	R22	2116	GL	31	12	2012	£000	409
		1	2	3	4			
		Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	62982	15773	26451	(20758)		
	Reinsurers' share	12	5795	1459	2228	(2108)		
	Net (11-12)	13	57187	14314	24223	(18650)		
	Claims management costs	14	293	43	658	408		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		2814	20160	22974		
	Reinsurers' share	16		(3777)	2602	(1175)		
	Net (15-16)	17		6591	17558	24149		
	Claims management costs	18		2506	851	3357		
Provision for unexpired risks	19							
Net operating expenses	Commissions	21	10953	15285	7993	18245		
	Other acquisition expenses	22	3117	6235	2973	6379		
	Administrative expenses	23		1491		1491		
	Reinsurance commissions and profit participations	24	388	668	276	780		
	Total (21+22+23-24)	29	13682	22343	10690	25335		
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		132		132		
	This financial year	42	13682	22211	10690	25203		
Split of line 39	Incidents occurring prior to this financial year	51						
	Incidents occurring in this financial year	52						



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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

		Company registration number	GL/UK/CM	Period ended			units	Category number
				day	month	year		
				R22	2116	GL		
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	83196	71176	25103	13083		
	Reinsurers' share	12	9861	8710		(1151)		
	Net (11-12)	13	73335	62466	25103	14234		
	Claims management costs	14	2744	364	658	(1722)		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		72007	47396	119403		
	Reinsurers' share	16						
	Net (15-16)	17		72007	47396	119403		
	Claims management costs	18		11781	1470	13251		
Provision for unexpired risks		19						
Net operating expenses	Commissions	21	25960	140246	29160	137046		
	Other acquisition expenses	22	11884	23553	13157	22280		
	Administrative expenses	23		6565		6565		
	Reinsurance commissions and profit participations	24		(35)		(35)		
	Total (21+22+23-24)	29	37844	170399	42317	165926		
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	37844	170399	42317	165926		
Split of line 39	Incidents occurring prior to this financial year	51						
	Incidents occurring in this financial year	52						

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

		Company registration number		Period ended			units	Category number	
		R22	2116	GL/UK/CM	day	month			year
					31	12			2012
		GL	31	12	2012	£000	709		
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	31936	14184	10515	(7237)			
	Reinsurers' share	12							
	Net (11-12)	13	31936	14184	10515	(7237)			
	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		8		8			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29		8		8			
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		8		8			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

Form 23

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Total Business**

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number							
				day	month	year									
Month	Year	R23	2116	GL	31	12	2012	£000	001						
Claims paid (net) during the accident year		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13	
		1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2012	11			636573	1763151	424232			2823956		4610098		61.3	
12	2011	12	1280837	1293672	642281	602917	47490	999708	293964	(984)		4466711	(.1)	57.6	
12	2010	13	1251281	1297126	777284	188101	366486	12776	536192	44351	(13180)	4083235	3.7	63.6	
12	2009	14	1541238	1397766	882222	145490	251446	3706	397111	17039	(13508)	4403888	(8.2)	64.1	
12	2008	15	1751871	1687906	1251509	141257	228956	4378	399379	7561	(32349)	(2667)	5320402	(3.7)	63.5
12	2007	16	2052975	1885054	1677667	84658	117927	2125	223853	4533	(23676)	(4688)	5596339	(.1)	70.3
12	2006	17	1744463	1955010	1658887	50731	85434	2051	145159	2974	(9917)	(9392)	5886071	(8.1)	60.2
12	2005	18	1565178	2083549	1645430	22193	17300	4966	45019	6027	(6587)	(21743)	5941256	(18.9)	54.8
12	2004	19	875796	1415921	1554841	10552	27262	3399	45049	5142	(8978)	(695)	3887308	12.7	63.6
12	2003	20	841744	1355343	1222894	11674	22788	3021	30512	4727	2244	(4869)	3545550	(7.0)	59.3
Prior accident years		21			87629	237580	946003	348690	807487	115035	324328				
Reconciliation		22													
Total (11 to 22)		29			2021139	3721247	1454147	3170672	1193805	2832056	280274				

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

Form 23

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number						
				day	month	year								
Month	Year	R23	2116	GL	31	12	2012	£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)	7	8	9	10	11	12	13
12	2012	11			564566	1718841	421146			2704553		4318984		62.6
12	2011	12	1209076	1239900	595077	598760	46862	963892	276008	799		4093509	.1	59.8
12	2010	13	1180121	1220365	713711	180462	363652	10897	534531	42175	(21695)	3843288	4.0	63.7
12	2009	14	1451702	1332717	833553	142421	248594	3706	392714	16978	(14971)	4162638	(7.8)	64.4
12	2008	15	1652833	1620412	1189365	139349	226977	3996	396053	7194	(32925)	5065199	(3.7)	63.4
12	2007	16	1902284	1797309	1577640	82912	111108	2073	216081	4523	(24511)	5306894	(1.3)	69.3
12	2006	17	1704582	1904303	1577377	49831	83770	1904	144992	2972	(12459)	5772575	(10.1)	59.2
12	2005	18	1563846	2076577	1644871	22193	17293	2318	45019	2348	(5563)	5925526	(18.8)	54.9
12	2004	19	874803	1414835	1553985	10552	27262	770	45049	1463	(7928)	3875678	12.6	63.7
12	2003	20	840906	1349665	1221304	11674	22788	392	30512	1048	(4869)	3532489	(6.9)	59.4
Prior accident years		21			73445	237580	941691	341558	794096	117062	324328			
Reconciliation		22												
Total (11 to 22)		29			1872482	3656625	1435755	3110401	1148805	2705656	280274			

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

Form 23

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number						
				day	month	year								
Month	Year	R23	2116	GL	31	12	2012	£000	003					
Claims paid (net) during the accident 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 %			
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2012	11			72007	44310	3086			119403		291114		41.0
12	2011	12	71761	53772	47204	4157	628	35816	17956	(1783)		373202	(3.3)	33.2
12	2010	13	71160	76761	63573	7639	2834	1879	1661	2176	8515	239947	(1.1)	61.3
12	2009	14	89536	65049	48669	3069	2852	4397	61	1463		241250	(16.1)	59.7
12	2008	15	99038	67494	62144	1908	1979	382	3326	367	576	255203	(1.6)	64.8
12	2007	16	150691	87745	100027	1746	6819	52	7772	10	835	289445	23.8	89.6
12	2006	17	39881	50707	81510	900	1664	147	167	2	2542	113496	66.1	109.3
12	2005	18	1332	6972	559		7	2648		3679	(1024)	15730	(53.9)	28.9
12	2004	19	993	1086	856			2629		3679	(1050)	11630	220.9	38.5
12	2003	20	838	5678	1590			2629		3679	(1050)	13061	(25.7)	38.7
Prior accident years		21			14184			4312	7132	13391	(2027)			
Reconciliation		22												
Total (11 to 22)		29			148657	64622	18392	60271	45000	126400				

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

Form 23

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number						
				day	month	year								
Month	Year	R23	2116	GL	31	12	2012	£000	110					
Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %	
		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	10	11	12	13	
12	2012	11			394605	28303	36040			458948		650192		70.6
12	2011	12	329982	55009	47318	11603	441	21099	33910	4353		521195	7.9	74.7
12	2010	13	300261	50960	34299	1516	9354	232	14639	351	(3888)	513090	(10.9)	67.4
12	2009	14	291392	49115	33953	476	3039	39	2295	65	1194	488324	(23.6)	67.4
12	2008	15	312221	60344	44329	556	3094	12	3690	19	(47)	533819	(20.5)	67.5
12	2007	16	298739	59770	45108	144	3928	1	4880	5	(812)	476019	(17.7)	73.1
12	2006	17	251687	54314	38654	109	247		1464	1	(1109)	469630	(28.2)	61.9
12	2005	18	179283	80307	68523	18	562		584		(4)	399977	(14.0)	62.1
12	2004	19	79299	30469	43826	3	312		330		(15)	241117	44.9	51.2
12	2003	20	70791	28631	31627	2	124		207		(81)	224975	10.9	45.6
Prior accident years		21			(513)	1715		3245		(2043)				
Reconciliation		22												
Total (11 to 22)		29			444234	62281	36765	52433	34351	456496				

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

Form 23

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number							
				day	month	year									
Month	Year	R23	2116	GL	31	12	2012	£000	120						
Claims paid (net) during the accident year		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13	
Claims paid (net) during the accident year		1	2	3	4	5	6	7	8	9	10	11	12	13	
Claims outstanding (net) as at end of the accident year		1	2	3	4	5	6	7	8	9	10	11	12	13	
Total claims paid (net) since the end of the accident year, but prior to this financial year		1	2	3	4	5	6	7	8	9	10	11	12	13	
Claims paid (net) during this financial year		1	2	3	4	5	6	7	8	9	10	11	12	13	
Claims outstanding carried forward		1	2	3	4	5	6	7	8	9	10	11	12	13	
Claims outstanding brought forward		1	2	3	4	5	6	7	8	9	10	11	12	13	
Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)		1	2	3	4	5	6	7	8	9	10	11	12	13	
Deduction for discounting from claims outstanding carried forward (net)		1	2	3	4	5	6	7	8	9	10	11	12	13	
Earned premiums (net)		1	2	3	4	5	6	7	8	9	10	11	12	13	
Deterioration / (surplus) of original reserve %		1	2	3	4	5	6	7	8	9	10	11	12	13	
Claims ratio %		1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2012	11				166016	594006	135306			895328		1200883		74.6
12	2011	12	307493	451356		199725	240829	12165	373096	78260	1363		1016310	.3	74.8
12	2010	13	317936	339172	192598	61097	93299	1155	137658	11905	5988		804273	2.6	82.8
12	2009	14	374931	332739	231771	43691	102248	985	138502	5020	3402		826799	13.8	91.1
12	2008	15	499188	435261	329176	45859	91647	2211	145823	2745	(8851)	(2565)	1084764	7.7	89.2
12	2007	16	534708	450884	431851	22450	40117	1089	69924	1664	(7932)	(4680)	1213994	9.9	84.9
12	2006	17	598513	614742	544005	20901	37576	607	63747	1169	(5832)	(10803)	1446264	(1.9)	83.1
12	2005	18	523896	717460	595489	8811	2591	1645	19916	806	(7675)	(12538)	1531178	(15.2)	74.0
12	2004	19	214398	324004	524609	3546	18030	226	21347	409	46	(630)	690575	68.6	110.2
12	2003	20	192637	307649	377037	5026	17290	233	24052	376	(1879)	(4090)	669315	29.9	88.5
Prior accident years		21				23064	27163	948	56050	1070	(5945)	1346			
Reconciliation		22													
Total (11 to 22)		29				600186	1264796	156570	1050115	103424	868013	(33960)			

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

Form 23

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number						
				day	month	year								
Month	Year	R23	2116	GL	31	12	2012	£000	160					
		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13
		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	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
12	2012	11			139136	106979	16998			263113		570366		46.1
12	2011	12	154072	103472	77327	15311	275	88497	14975	(10559)		600520	(10.2)	41.1
12	2010	13	200683	165110	141180	21846	61	26547	771	77		635215	2.1	58.1
12	2009	14	318702	187733	124185	23795	6892	31694	150	(1144)		889883	(17.5)	53.2
12	2008	15	352443	214307	181956	7010	4378	15762	132	(4482)		1021163	(9.8)	53.4
12	2007	16	535556	307621	350711	2380	1365	5899	113	(2160)		1082514	15.3	82.2
12	2006	17	421889	298373	289483	1120	1466	532	53	2052		1188368	(2.1)	60.1
12	2005	18	426506	313213	301102	144	312	323	21	132		1237661	(3.7)	58.8
12	2004	19	232848	335711	271036	65	153	91	5	127		735516	(19.2)	68.5
12	2003	20	206432	302411	204158	487	456	47	8	896		664646	(32.2)	61.9
Prior accident years		21			440	785	10	1079	10	146				
Reconciliation		22												
Total (11 to 22)		29			273750	143585	17572	170471	16238	248198				



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

Form 23

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number						
				day	month	year								
Month	Year	R23	2116	GL	31	12	2012	£000	180					
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2012	11			23537	15715	6103			45355		280901		16.1
12	2011	12	58388	10169	9800	1093	815	965	9204	1539		345687	15.1	20.3
12	2010	13	52818	46267	14096	12328	3167	818	21644	1681	(7012)	462096	(34.3)	18.0
12	2009	14	128752	78449	54466	1707	840	255	2029	1158	(385)	411562	(27.0)	45.2
12	2008	15	77046	78418	89950	3188	862	35	1003	307	2775	549844	19.9	31.1
12	2007	16	59796	56068	56549	3474	586	332	2941	385	1066	649962	8.7	18.6
12	2006	17	76538	79327	73949	3840	445	497	715	578	3489	697201	(.8)	22.3
12	2005	18	72280	110150	85818	2660	383	118	3124	991	(954)	734088	(19.2)	22.0
12	2004	19	62195	88243	103727	846	327	55	2796	755	(2323)	456936	18.9	36.6
12	2003	20	59232	85104	69266	462	959	68	1983	568	(1062)	372996	(16.9)	34.8
Prior accident years		21			376	3985	842	4891	1564	(1252)				
Reconciliation		22												
Total (11 to 22)		29			62218	28362	9938	42091	17191	41236				

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

Form 23

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number							
				day	month	year									
Month	Year	R23	2116	GL	31	12	2012	£000	220						
		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13	
		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	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %	
12	2012	11			27116	340064	48578			415758		544388		76.4	
12	2011	12	206474	210829		106219	102818	3173	181031	29798	1381		560258	.7	74.7
12	2010	13	125142	178067	98778	22192	90950	1466	110927	4949	(1268)		398968	19.8	84.9
12	2009	14	136400	192268	113069	18533	39757	670	55284	2135	1541		430946	(10.5)	71.6
12	2008	15	190981	251361	166344	25099	52474	282	79273	768	(2186)	(86)	542457	(2.8)	80.2
12	2007	16	183400	265314	206264	17356	23908	193	38864	284	2309		558265	(6.6)	77.2
12	2006	17	172468	279740	213953	10774	9642	37	29807	129	(9483)	1471	577912	(16.2)	70.4
12	2005	18	158725	279127	202649	1137	662	120	943	45	931	(9205)	557312	(26.7)	65.2
12	2004	19	97674	151639	207848	1533	691	17	1761	21	459	28	344913	38.5	89.2
12	2003	20	94156	153791	184231	3124	504	15	191	2	3450	(1105)	348479	22.2	80.9
Prior accident years		21				3579	5125		15327		(6623)	(1056)			
Reconciliation		22													
Total (11 to 22)		29				236662	666595	54551	513408	38131	406269	(9953)			

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

Form 23

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number						
				day	month	year								
Month	Year	R23	2116	GL	31	12	2012	£000	260					
Claims paid (net) during the accident year		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
12	2012	11			113643	155630	75778			345051		641048		53.8
12	2011	12	124676	188861	105791	73039	1917	142787	46074	(8114)		630050	(4.3)	48.5
12	2010	13	152006	200117	167939	12613	34619	1075	50910	4567	(7170)	606451	8.1	60.7
12	2009	14	162243	214129	165355	5861	4446	760	13620	1719	(4272)	645190	(17.6)	52.5
12	2008	15	176571	255251	186397	1607	5611	83	16363	676	(9738)	770349	(24.1)	48.1
12	2007	16	247894	374296	284716	4757	1447	177	4242	791	1348	767996	(22.2)	70.2
12	2006	17	154962	268009	201397	325	1081	64	545	274	651	834208	(24.3)	42.9
12	2005	18	178583	241328	194273	608	1017	26	433	140	1078	873090	(18.8)	42.9
12	2004	19	139410	189843	206780	699	1244	13	62	22	1872	825320	10.0	42.2
12	2003	20	160119	189967	152649	241	1191	1	41	9	1383	643626	(18.9)	48.8
Prior accident years		21			(1405)	1441		656		(620)				
Reconciliation		22												
Total (11 to 22)		29			244740	280766	79894	229659	54272	321469				

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

Form 23

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number						
				day	month	year								
Month	Year	R23	2116	GL	31	12	2012	£000	270					
		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13
		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	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
12	2012	11			(306078)	465821	97108			256851		379468		67.7
12	2011	12	20149	199236	39980	149077	24055	139197	60039	13876		365828	7.0	63.8
12	2010	13	22869	219175	56165	45125	124129	6059	158116	17497	(300)	363342	5.6	70.0
12	2009	14	30020	262074	99347	47562	88391	969	141096	6684	(10858)	414942	(9.8)	64.2
12	2008	15	34559	308299	175465	55863	64225	1348	129103	2543	(10210)	500643	(3.7)	66.2
12	2007	16	31842	256578	190228	32199	38654	171	87819	1281	(18076)	478107	1.8	61.3
12	2006	17	20330	276227	205016	12497	32620	648	45692	768	(695)	481073	(9.2)	56.4
12	2005	18	17129	301903	188049	8811	10600	389	17969	344	1487	512760	(31.2)	43.9
12	2004	19	9170	229059	188410	3844	5805	454	17364	251	(7512)	466754	(13.3)	44.5
12	2003	20	10739	211728	172347	2274	1575	67	3348	85	483	390908	(16.8)	47.8
Prior accident years		21			47710	196868	939891	259587	791452	133430	324038			
Reconciliation		22												
Total (11 to 22)		29			(10213)	1177765	1071159	999291	880944	358476	324187			

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

Form 23

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number						
				day	month	year								
Month	Year	R23	2116	GL	31	12	2012	£000	409					
Claims paid (net) during the accident year		1	2	3	4	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 %
		5	6	7	8	9	10	11	12					
12	2012	11			6591	12323	5235			24149		51738		46.7
12	2011	12	7842	20968	8917	4990	4021	17220	3748	(3040)		53661	(14.5)	48.0
12	2010	13	8406	21497	8656	3745	2646	31	14090	454	(8122)	59853	(29.9)	39.2
12	2009	14	9262	16210	11407	796	2981	15	8194	47	(4449)	54992	(6.2)	44.5
12	2008	15	9824	17171	15748	167	4686	1	5036	4	(186)	62160	20.0	48.9
12	2007	16	10349	26778	12213	152	1103	3	1512		(254)	80037	(49.7)	29.8
12	2006	17	8195	33571	10920	265	693		2490		(1532)	77919	(64.6)	25.8
12	2005	18	7444	33089	8968	4	1166		1727	1	(558)	79460	(69.4)	22.1
12	2004	19	39809	65867	7749	16	700		1298		(582)	114547	(87.1)	42.1
12	2003	20	46800	70384	29989	58	689		643		104	217544	(56.3)	35.6
Prior accident years		21			194	498		723		(31)				
Reconciliation		22												
Total (11 to 22)		29			20905	32475	9306	52933	4254	5499				

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

Form 23

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number						
				day	month	year								
Month	Year	R23	2116	GL	31	12	2012	£000	600					
Claims paid (net) during the accident year		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
12	2012	11			72007	44310	3086			119403		291114		41.0
12	2011	12	71761	53772	47204	4157	628	35816	17956	(1783)		304202	(3.3)	40.7
12	2010	13	71160	76761	63573	7639	2834	1879	1661	2176	8515	239947	(1.1)	61.3
12	2009	14	89536	65049	48669	3069	2852		4397	61	1463	241250	(16.1)	59.7
12	2008	15	99038	67494	62144	1908	1979	382	3326	367	576	255203	(1.6)	64.8
12	2007	16	150691	87745	100027	1746	6819	52	7772	10	835	289445	23.8	89.6
12	2006	17	39881	50707	81510	900	1664	147	167	2	2542	113496	66.1	109.3
12	2005	18	1332	6972	559		7	19			26	10226	(91.6)	18.7
12	2004	19	993	1086	856							6126	(21.2)	30.2
12	2003	20	838	5678	1590							7557	(72.0)	32.1
Prior accident years		21					1684		(376)	2060				
Reconciliation		22												
Total (11 to 22)		29			134473	64622	7877	53139	20196	133637				

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

Form 23

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number						
				day	month	year								
Month	Year	R23	2116	GL	31	12	2012	£000	709					
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2012	11												
12	2011	12										69000		
12	2010	13												
12	2009	14												
12	2008	15												
12	2007	16												
12	2006	17												
12	2005	18					2629		3679	(1050)		5504		47.8
12	2004	19					2629		3679	(1050)		5504		47.8
12	2003	20					2629		3679	(1050)		5504		47.8
Prior accident years		21				14184		2628	7132	13767	(4087)			
Reconciliation		22												
Total (11 to 22)		29				14184		10515	7132	24804	(7237)			

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

**Form 24**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Total Business**

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all columns		
		29	29	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	99	99	
Premiums written	Gross Amount	11	46	21																				67		
	Reinsurers' share	12	(21)	21																						
	Net (11-12)	19	67																					67		
Claims paid	Gross Amount	21	4356	87																				4443		
	Reinsurers' share	22	2734	87																				2821		
	Net (21-22)	29	1622																					1622		
Claims management costs		39																								
Net operating expenses	Commissions	41	289	32																				321		
	Other acquisition expenses	42																								
	Administrative expenses	43																								
	Reinsurers' commissions and profit participations	44	37	32																				69		
	Payable net (41+42+43-44)	49	252																					252		
Technical provisions	Brought forward	Undiscounted	51	18683																					18683	
		Adjustment for discounting	52																							
	Carried forward	Undiscounted	53	16876																					16876	
		Adjustment for discounting	54																							
	Increase (decrease) in the financial year (53-54-51+52)		59	(1807)																					(1807)	
Balance on each underwriting year (19-29-39-49-59)		69																								



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

Form 24

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all columns		
		29	29	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	99	99	
Premiums written	Gross Amount	11	41		19																				60	
	Reinsurers' share	12	(18)		19																				1	
	Net (11-12)	19	59																						59	
Claims paid	Gross Amount	21	3750		87																				3837	
	Reinsurers' share	22	2417		87																				2504	
	Net (21-22)	29	1333																						1333	
Claims management costs		39																								
Net operating expenses	Commissions	41	128		32																				160	
	Other acquisition expenses	42																								
	Administrative expenses	43																								
	Reinsurers' commissions and profit participations	44	37		32																				69	
	Payable net (41+42+43-44)	49	91																						91	
Technical provisions	Brought forward	Undiscounted	51	15430																					15430	
		Adjustment for discounting	52																							
	Carried forward	Undiscounted	53	14066																						14066
		Adjustment for discounting	54																							
	Increase (decrease) in the financial year (53-54-51+52)	59	(1364)																							(1364)
Balance on each underwriting year (19-29-39-49-59)		69	(1)																						(1)	



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

**Form 24**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all columns			
		29	29	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	99	99		
Premiums written	Gross Amount	11																									
	Reinsurers' share	12																									
	Net (11-12)	19																									
Claims paid	Gross Amount	21	1176																						1176		
	Reinsurers' share	22	1176																						1176		
	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																									

72

Company registration number **R24**    **2116**    **GL**    **31**    **12**    **2012**    **£000**    **270**  
 GL/UK/CM    Period ended day month year    units    Category number

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

**Form 24**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all columns		Company registration number		Period ended			units		Category number	
																										GL/UK/CM		day	month	year	£000		330	
																										R24		2116		GL		31	12	2012
			29	29	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	99	99								
Premiums written	Gross Amount	11	41		19																											60		
	Reinsurers' share	12	(18)		19																											1		
	Net (11-12)	19	59																													59		
Claims paid	Gross Amount	21	2546		87																											2633		
	Reinsurers' share	22	1213		87																											1300		
	Net (21-22)	29	1333																													1333		
Claims management costs		39																																
Net operating expenses	Commissions	41	128		32																											160		
	Other acquisition expenses	42																																
	Administrative expenses	43																																
	Reinsurers' commissions and profit participations	44	37		32																											69		
	Payable net (41+42+43-44)	49	91																													91		
Technical provisions	Brought forward	Undiscounted	51	15430																											15430			
		Adjustment for discounting	52																															
	Carried forward	Undiscounted	53	14066																											14066			
		Adjustment for discounting	54																															
	Increase (decrease) in the financial year (53-54-51+52)	59	(1364)																													(1364)		
Balance on each underwriting year (19-29-39-49-59)		69	(1)																											(1)				

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

**Form 24**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all columns			
		29	29	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	99	99		
Premiums written	Gross Amount	11																									
	Reinsurers' share	12																									
	Net (11-12)	19																									
Claims paid	Gross Amount	21	28																						28		
	Reinsurers' share	22	28																						28		
	Net (21-22)	29																									
Claims management costs		39																									
Net operating expenses	Commissions	41																									
	Other acquisition expenses	42																									
	Administrative expenses	43																									
	Reinsurers' commissions and profit participations	44																									
	Payable net (41+42+43-44)	49																									
Technical provisions	Brought forward	Undiscounted	51																								
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53																								
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59																								
Balance on each underwriting year (19-29-39-49-59)		69																									

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

**Form 24**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Company registration number		Period ended			units	Category number	
																								GL/UK/CM		day	month	year	£000	600	
																								R24	2116	GL	31	12		2012	99
			29	29	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12							
Premiums written	Gross Amount	11		(119)			2																							(117)	
	Reinsurers' share	12		15			2																							17	
	Net (11-12)	19		(134)																										(134)	
Claims paid	Gross Amount	21		419																										419	
	Reinsurers' share	22		81																										81	
	Net (21-22)	29		338																										338	
Claims management costs		39																													
Net operating expenses	Commissions	41		(417)																										(417)	
	Other acquisition expenses	42																													
	Administrative expenses	43																													
	Reinsurers' commissions and profit participations	44																													
	Payable net (41+42+43-44)	49		(417)																											(417)
Technical provisions	Brought forward	Undiscounted	51		2006																									2006	
		Adjustment for discounting	52																												
	Carried forward	Undiscounted	53		1951																										1951
		Adjustment for discounting	54																												
	Increase (decrease) in the financial year (53-54-51+52)	59		(55)																											(55)
Balance on each underwriting year (19-29-39-49-59)		69																													

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

**Form 24**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all columns		Company registration number		Period ended			units		Category number					
																										R24		2116		GL		31	12	2012	£000		709	
																										day	month	year										
		29	29	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	99	99													
Premiums written	Gross Amount	11	124																												124							
	Reinsurers' share	12	(18)																											(18)								
	Net (11-12)	19	142																											142								
Claims paid	Gross Amount	21	187																											187								
	Reinsurers' share	22	236																											236								
	Net (21-22)	29	(49)																											(49)								
Claims management costs		39																																				
Net operating expenses	Commissions	41	578																											578								
	Other acquisition expenses	42																																				
	Administrative expenses	43																																				
	Reinsurers' commissions and profit participations	44																																				
	Payable net (41+42+43-44)	49	578																												578							
Technical provisions	Brought forward	Undiscounted	51	1247																										1247								
		Adjustment for discounting	52																																			
	Carried forward	Undiscounted	53	859																											859							
		Adjustment for discounting	54																																			
	Increase (decrease) in the financial year (53-54-51+52)	59	(388)																												(388)							
Balance on each underwriting year (19-29-39-49-59)		69	1																											1								

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

Form 25

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Total Business**

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all columns		Company registration number		GL/UK/CM		Period ended			units		Category number			
																										R25		2116		GL		31	12	2012	£000		001	
																										day	month	year										
		29	29	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	99	99													
Reported claims outstanding	Gross Amount	11	148489	793																				149282														
	Reinsurers' share	12	137975	793																				138768														
Claims incurred but not reported	Gross Amount	13	67241	120																				67361														
	Reinsurers' share	14	60879	120																				60999														
Claims management costs		15																																				
Adjustment for discounting	Gross Amount	16	18300																					18300														
	Reinsurers' share	17	18300																					18300														
	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	16876																					16876														
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	16876																					16876														



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

Form 25

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all columns	
		29	29	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	99	99
Reported claims outstanding	Gross Amount	11	134678		793																				135471
	Reinsurers' share	12	126534		793																				127327
Claims incurred but not reported	Gross Amount	13	24884		120																				25004
	Reinsurers' share	14	18962		120																				19082
Claims management costs		15																							
Adjustment for discounting	Gross Amount	16	7480																						7480
	Reinsurers' share	17	7480																						7480
	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	14066																						14066
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	14066																						14066

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

Form 25

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all columns	
		29	29	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	99	99
Reported claims outstanding	Gross Amount	11	13811																						13811
	Reinsurers' share	12	11441																						11441
Claims incurred but not reported	Gross Amount	13	42357																						42357
	Reinsurers' share	14	41917																						41917
Claims management costs		15																							
Adjustment for discounting	Gross Amount	16	10820																						10820
	Reinsurers' share	17	10820																						10820
	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	2810																						2810
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	2810																						2810



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

Form 25

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all columns	
		29	29	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	99	99
Reported claims outstanding	Gross Amount	11	9492																						9492
	Reinsurers' share	12	9492																						9492
Claims incurred but not reported	Gross Amount	13	14799																						14799
	Reinsurers' share	14	14799																						14799
Claims management costs		15																							
Adjustment for discounting	Gross Amount	16	7480																						7480
	Reinsurers' share	17	7480																						7480
	Claims management costs	18																							
Allocation to / (from) another risk category of anticipated surplus		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																							
Provision for unearned premiums		22																							
Provision for unexpired risks		23																							
Deferred acquisition costs		24																							
Other technical provisions (particulars to be specified by way of supplementary note)		25																							
Total (21+22+23-24+25)		29																							

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

Form 25

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all columns	
		29	29	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	99	99
Reported claims outstanding	Gross Amount	11	124632		793																				125425
	Reinsurers' share	12	116488		793																				117281
Claims incurred but not reported	Gross Amount	13	9923		120																				10043
	Reinsurers' share	14	4001		120																				4121
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	14066																						14066
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	14066																						14066

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

Form 25

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

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

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all columns	
		29	29	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	99	99
Reported claims outstanding	Gross Amount	11	425																						425
	Reinsurers' share	12	425																						425
Claims incurred but not reported	Gross Amount	13	105																						105
	Reinsurers' share	14	105																						105
Claims management costs		15																							
Adjustment for discounting	Gross Amount	16																							
	Reinsurers' share	17																							
	Claims management costs	18																							
Allocation to / (from) another risk category of anticipated surplus		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																							
Provision for unearned premiums		22																							
Provision for unexpired risks		23																							
Deferred acquisition costs		24																							
Other technical provisions (particulars to be specified by way of supplementary note)		25																							
Total (21+22+23-24+25)		29																							

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

Form 25

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all columns	
		29	29	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	99	99
Reported claims outstanding	Gross Amount	11	9093																						9093
	Reinsurers' share	12	7350																						7350
Claims incurred but not reported	Gross Amount	13	41994																						41994
	Reinsurers' share	14	41786																						41786
Claims management costs		15																							
Adjustment for discounting	Gross Amount	16	10820																						10820
	Reinsurers' share	17	10820																						10820
	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	1951																						1951
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	1951																						1951

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

Form 25

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all columns	
		29	29	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	99	99
Reported claims outstanding	Gross Amount	11	4718																						4718
	Reinsurers' share	12	4091																						4091
Claims incurred but not reported	Gross Amount	13	363																						363
	Reinsurers' share	14	131																						131
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	859																						859
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	859																						859



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

Form 26

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Proportional property**

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code						
				day	month	year									
Month	Year	R26	2116	GL	31	12	2012	000	660	GBP					
		Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims 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 %			
		1	2	3	4	Reported (net)	Incurred but not reported (net)						7	8	11
12	2012	11			63032	43954	4333			111319		214232		52.0	
12	2011	12	59583	30591		24982	3719	100	28437	2154	(1790)		224801	(5.9)	39.3
12	2010	13	68049	70217	62103	6961	2714	23	6051	2336	1311		232857	2.3	60.1
12	2009	14	79830	58973	45168	2138	1864	2	2444	43	1517		220084	(16.6)	58.6
12	2008	15	85029	58078	55102	988	1134		1138	8	976		224190	(1.5)	63.5
12	2007	16	124830	71626	84238	1021	524		1040	7	498		208857	19.8	100.8
12	2006	17	34633	36262	55009	347	205		182	1	369		78247	53.2	115.3
12	2005	18													
12	2004	19													
12	2003	20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				99469	54114	4458	39292	4549	114200				

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

Form 27

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2012**

FSA general insurance business reporting category

**Proportional property**

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code						
				day	month	year									
		R27	2116	GL	31	12	2012	000	660	GBP					
Month	Year	11	1	2	3	4	Claims outstanding carried forward		9	10	11	12	13		
							Reported (gross)	Incurred but not reported (gross)						Reported (gross)	Incurred but not reported (gross)
12	2012	11				63032	43954	4333			111319		214232		52.0
12	2011	12	59583	30591		24982	3719	100	28437	2154	(1790)		224801	(5.9)	39.3
12	2010	13	68049	70217	62103	6961	2714	23	6051	2336	1311		232857	2.3	60.1
12	2009	14	79830	58973	45168	2138	1864	2	2444	43	1517		220084	(16.6)	58.6
12	2008	15	85029	58078	55102	988	1134		1138	8	976		224190	(1.5)	63.5
12	2007	16	124830	71626	84238	1021	524		1040	7	498		208857	19.8	100.8
12	2006	17	34633	35712	55009	347	205		182	1	369		78247	55.6	115.3
12	2005	18													
12	2004	19													
12	2003	20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				99469	54114	4458	39292	4549	114200				

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

**Form 30  
(Sheet 1)**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

											Company registration number		Period ended			units	
											R30	2116	GL	31	12	2012	£000
Major currencies	Reporting territory code		Total admissible assets as shown on Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2	Yield %	Technical provisions	Provision for outstanding claims being discounted		Unwind in the discount in the next financial year	Rates of interest at which the provision is being discounted						
								Before deduction for discounting	Deduction for discounting		Highest	Lowest	Average rate				
											6	7	8	9	10	11	
GBP	AA	11	13217041	743861	19800	2.5	7567790	1024134	280274	19800	3.3	0.7	2.5				
		12															
		13															
		14															
		15															
		16															
		17															
		18															
		19															
		20															
Other currencies		21															
Total		29	13217041	743861			7567790	1024134	280274	19800							

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

Form 30  
(Sheet 2)Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

Type of Asset			Company registration number		Period ended			units	
			R30	2116	GL/UK/CM	day	month		year
					GL	31	12		2012
		1	2	3	4				
Land and buildings		31							
Fixed interest securities	Approved securities	32							
	Other	33							
Variable interest and variable yield securities (excluding items shown in line 36)	Approved securities	34							
	Other	35							
Equity shares and holdings in collective investment schemes		36							
Loans secured by mortgages		37							
All other assets	Producing income	38							
	Not producing income	39							
Total		49							

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

Form 31

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2012**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Medical expenses**

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code			
				day	month	year							
		<b>R31</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>000</b>	<b>111</b>	<b>GBP</b>	<b>AA</b>		
Month	Year		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 %
			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	2012	11	836674	19144		352031	11209	32556			395796	507364	78.0
12	2011	12	725902	555	284710	32133	226		9626	30309	(7576)	437446	72.5
12	2010	13	697306	51	307148	483	105		194		394	416138	74.0
12	2009	14	655670		288289	122			90		32	389419	74.1
12	2008	15	613594		289976	51					51	393222	73.8
12	2007	16	576682	57	281050	26	205		205		26	390895	72.0
12	2006	17	510434		238730	6					6	336834	70.9
12	2005	18	476079		203115	3					3	290630	69.9
12	2004	19	462825		191347							275101	69.6
12	2003	20	398301		178495							269007	66.4
Prior accident years		21											
Total (11 to 21)		29		19807		384855	11745	32556	10115	30309	388732		
Line 29 expressed in sterling		30				384855	11745	32556	10115	30309	388732		

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

Form 31

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2012**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Travel**

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code			
				day	month	year							
		<b>R31</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>000</b>	<b>113</b>	<b>GBP</b>	<b>AA</b>		
Month	Year		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 %
			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	2012	11	73270	12965		40752	10760	2505			54017	99607	54.2
12	2011	12											
12	2010	13											
12	2009	14											
12	2008	15											
12	2007	16											
12	2006	17											
12	2005	18											
12	2004	19											
12	2003	20											
Prior accident years		21											
Total (11 to 21)		29		12965		40752	10760	2505			54017		
Line 29 expressed in sterling		30				40752	10760	2505			54017		

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

Form 31

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2012**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

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

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code			
				day	month	year							
		<b>R31</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>000</b>	<b>160</b>	<b>GBP</b>	<b>AA</b>		
Month	Year		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 %
			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	2012	11	146325	23227		155615	94418	16441			266474	605147	44.0
12	2011	12	183629	11687	154072	77327	14707	275	88497	14975	(11163)	642795	38.3
12	2010	13	376268	7648	358555	20033	7132	61	26547	771	(92)	695088	55.5
12	2009	14	395467	5337	462049	23152	8622	13	31694	150	(57)	978664	50.5
12	2008	15	433385	4664	572614	7110	2295	25	15762	132	(6464)	1133957	51.3
12	2007	16	819444	2548	942318	3189	932	107	5899	112	(1783)	1205448	78.5
12	2006	17	646346	456	730147	1934	1194	51	532	53	2594	1307291	56.1
12	2005	18	612730	238	730644	520	552	20	323	21	748	1313579	55.7
12	2004	19	468301	34	632730	294	460	5	91	5	663	1142290	55.5
12	2003	20	576970	368	568434	615	401	8	47	8	969	1084756	52.5
Prior accident years		21		2135		440	782	10	1079	10	143		
Total (11 to 21)		29		58342		290229	131495	17016	170471	16237	252032		
Line 29 expressed in sterling		30				290229	131495	17016	170471	16237	252032		

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

Form 31

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2012**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Creditor**

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code			
				day	month	year							
		<b>R31</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>000</b>	<b>182</b>	<b>GBP</b>	<b>AA</b>		
Month	Year		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 %
			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	2012	11	28624	7351		30305	13533	7257			51095	220124	23.2
12	2011	12	52703	2108	51661	11507	2137	634	6059	8833	(614)	326896	20.2
12	2010	13	86720	1364	81012	8086	2098	265	9355	1125	(31)	457991	20.0
12	2009	14	167553	2236	192996	2755	835	255	1297	1148	1400	479966	41.0
12	2008	15	125708	2404	180974	2043	296	35	794	302	1278	764287	24.0
12	2007	16	116113	483	144347	5518	1145	331	7148	382	(536)	700764	21.6
12	2006	17	122261	93	148265	3789	3228	497	3791	9507	(5784)	1004546	15.5
12	2005	18	143197	321	173494	2645	1681	119	1270	3120	55	924125	19.3
12	2004	19	171903	2	210208	837	243	54	618	755	(239)	954771	22.1
12	2003	20	166294	2	212080	462	280	68	313	568	(71)	880793	24.2
Prior accident years		21		628353		506	579	142	439	864	(76)		
Total (11 to 21)		29		644717		68453	26055	9657	31084	26604	46477		
Line 29 expressed in sterling		30				68453	26055	9657	31084	26604	46477		



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

Form 31

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2012**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

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

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code			
				day	month	year							
		<b>R31</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>000</b>	<b>261</b>	<b>GBP</b>	<b>AA</b>		
Month	Year		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 %
			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	2012	11	23574	16470		119904	132595	61345			313844	614172	51.1
12	2011	12	72118	10968	108622	94689	75207	3211	132460	41633	(986)	598865	47.0
12	2010	13	71208	3239	267754	20187	35231	1019	55626	3949	(3138)	566418	57.2
12	2009	14	76954	2173	285983	5881	3863	643	13033	1590	(4236)	615177	48.2
12	2008	15	78383	3265	311048	2558	10766	94	16304	628	(3514)	717728	45.2
12	2007	16	140742	2182	484046	5047	2073	181	9139	723	(2561)	699555	70.2
12	2006	17	102302	1186	317215	409	616	66	103	256	732	728972	43.7
12	2005	18	124519	180	322675	652	255	26	48	137	748	784133	41.3
12	2004	19	127349	133	306340	699	134	15	31	22	795	834107	36.8
12	2003	20	58104	183	295385	246	151	1	101	9	288	716311	41.3
Prior accident years		21		1100		286	314		914		(314)		
Total (11 to 21)		29		41079		250558	261205	66601	227759	48947	301658		
Line 29 expressed in sterling		30				250558	261205	66601	227759	48947	301658		

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

Form 31

Name of insurer **Aviva Insurance Limited**

Global business

Currency **Euro**Financial year ended **31st December 2012**Reporting territory **General insurance business  
carried on outside the United  
Kingdom**

FSA general insurance business reporting category

**Employers liability**

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year		1	2	3	4	5	6	7	8	9	10	11
12	2012	11	106	2395		(187141)	172479	16590			1928	2273	84.8
12	2011	12											
12	2010	13											
12	2009	14											
12	2008	15											
12	2007	16											
12	2006	17											
12	2005	18											
12	2004	19											
12	2003	20											
Prior accident years		21											
Total (11 to 21)		29		2395		(187141)	172479	16590			1928		
Line 29 expressed in sterling		30				(151777)	139886	13455			1564		

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

Form 31

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2012**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Employers liability**

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code			
				day	month	year							
		<b>R31</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>000</b>	<b>271</b>	<b>GBP</b>	<b>AA</b>		
Month	Year		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 %
			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	2012	11	558	2099		2670	42508	30263			75441	112667	67.0
12	2011	12	403	1672	1152	9104	59442	14376	43499	25688	13735	97214	86.5
12	2010	13	794	1570	20761	12720	54904	2488	56869	10251	2992	106540	85.3
12	2009	14	2351	809	22840	18518	27298	242	49148	3587	(6677)	124849	55.2
12	2008	15	2222	1023	51888	27361	18035	244	48932	1384	(4676)	154292	63.2
12	2007	16	4249	403	62082	11223	4171	148	17781	790	(3029)	170200	45.6
12	2006	17	3247	70	82881	2953	3354	208	6749	586	(820)	178569	50.1
12	2005	18	4081	22	70042	1279	74	292	292	279	1074	162200	44.2
12	2004	19	4854	123	90021	485	114	444	505	231	307	158455	57.5
12	2003	20	4749	101	81066	1186	227	65	3399	84	(2005)	134750	61.3
Prior accident years		21		14163		41090	144554	1005479	182903	871290	136930		
Total (11 to 21)		29		22055		128589	354681	1054249	410077	914170	213272		
Line 29 expressed in sterling		30				128589	354681	1054249	410077	914170	213272		

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

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

Global business

Currency **British pound**Financial year ended **31st December 2012**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Employers liability**

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	1	2	3	4	5	6	7	8	9	10	11
12	2002	6764	258	88447	4550	8199		2714	3	10032	96127	105.3
12	2001	4813	324	83172	349	294		141		502	97369	86.1
12	2000	11123	431	90912	451	7138		5543		2046	111871	88.0
12	1999	12300	386	143168	276	4714	236	4093	236	897	134802	110.1
12	1998	11860	491	148982	382	11055	837	9475	837	1962	145492	110.8
12	1997	11790	456	153423	433	5262	267	4316	267	1379	157163	101.4
12	1996	10758	405	153455	327	4615	900	3659	900	1283	155218	102.6
12	1995	10730	422	148106	203	1833	1170	621	1170	1415	159094	95.1
12	1994	34971	467	148378	255	4208	1095	2085	1095	2378	150506	102.3
12	1993	21936	474	120303	217	2168	6243	1190	945	6493		
12	1992	23408	418	100489	775	3032	25863	5882	22512	1276		
12	1991	23112	376	98139	842	3032	26858	5142	23378	2212		
12	1990	21851	527	95200	387	2021	26858	2235	29438	(2407)		

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

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

Global business

Currency **British pound**Financial year ended **31st December 2012**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Employers liability**

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Company registration number		Period ended			Monetary units	Category number	Currency code	Reporting territory code
										GL/UK/CM		day	month	year				
Month	Year	1	2	3	4	5	6	7	8	9	10	11						
12	1989	21539	512	82466	1089	2021	27852	2507	30304	(1849)								
12	1988	20632	449	67806	613	1010	28847	735	25109	4626								
12	1987	19192	260	51311	261	505	29842	490	19914	10204								
12	1986	21395	383	52912	461	1010	29842	5211	18183	7919								
12	1985	14584	346	44661	375	1011	29842	2570	18183	10475								
12	1984	13852	263	37907	218	1011	21884	1461	15585	6067								
12	1983	14189	256	38785	425	1011	22879	1755	17317	5243								
12	1982	14828	335	38440	631	1011	23872	2431	17317	5766								
12	1981	10873	341	27244	363	1011	23874	1013	15585	8650								
12	1980	11327	421	25587	574	1011	22879	1599	17317	5548								
12	1979	11507	343	24311	753	1011	25863	1429	19914	6284								
12	1978	10997	260	21936	687	1011	24868	1034	17317	8215								
12	1977	11638	271	39782	2725	1011	39789	2466	34633	6426								

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

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

Global business

Currency **British pound**Financial year ended **31st December 2012**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Employers liability**

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	1	2	3	4	5	6	7	8	9	10	11
12	1976	15201	367	12645	859	505	29842	539	17317	13350		
12	1975	2898	3921	648	21609	72833	533177	110567	506514	10538		

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

Form 31

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2012**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Professional indemnity**

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code			
				day	month	year							
		<b>R31</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>000</b>	<b>272</b>	<b>GBP</b>	<b>AA</b>		
Month	Year		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 %
			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	2012	11	175	1683		2201	41071	2156			45428	58165	78.1
12	2011	12	687	1283	2504	7459	34600	282	40546	1363	432	49678	90.3
12	2010	13	742	974	9029	11235	27716	83	39443	284	(693)	56525	85.0
12	2009	14	739	815	23772	12095	17778	52	32258	86	(2419)	60036	89.4
12	2008	15	1063	1149	42945	11397	22884	23	33543	60	701	72218	107.0
12	2007	16	668	598	29790	12454	30590		46034	33	(3023)	64861	112.3
12	2006	17	559	874	36773	6849	17701		21087		3463	93789	65.4
12	2005	18	2162	949	37608	7203	964		3974		4193	107433	42.6
12	2004	19	2038	2166	18986	2008	5333		12511		(5170)	88950	29.6
12	2003	20	1767	1268	18078	1532	744		812		1464	78645	25.9
Prior accident years		21		1079		7254	8399		23321		(7668)		
Total (11 to 21)		29		12838		81687	207780	2596	253529	1826	36708		
Line 29 expressed in sterling		30				81687	207780	2596	253529	1826	36708		

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

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

Global business

Currency **British pound**Financial year ended **31st December 2012**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	1	2	3	4	5	6	7	8	9	10	11
12	2002	1469	81	18232	2722	327		10052		(7003)	62922	33.8
12	2001	777	69	15922	184	1338		429		1093	41638	41.9
12	2000	1083	68	15465	17	942		701		258	42960	38.2
12	1999	1036	92	17174	1333	1212		1879		666	62832	31.4
12	1998	903	105	28406	32	1219		2384		(1133)	83092	35.7
12	1997	639	50	20690	709	1137		2198		(352)	83145	27.1
12	1996	543	74	20090	152	212		539		(175)	33168	61.7
12	1995	90	61	4940	1165	374		1818		(279)	8032	80.7
12	1994	94	52	2354	114	24		276		(138)	4137	60.2
12	1993	79	62	1422	182	210		591		(199)		
12	1992	63	66	921	1	10		45		(34)		
12	1991	45	40	689	2	34		73		(37)		
12	1990	38	45	271		5		97		(92)		



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

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

Global business

Currency **British pound**Financial year ended **31st December 2012**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	1	2	3	4	5	6	7	8	9	10	11
12	1989	30	32	687	8	119		101		26		
12	1988	28	24	49				7		(7)		
12	1987	29	25	110	633			661		(28)		
12	1986	19	24	5				17		(17)		
12	1985	19	32	303		4		3		1		
12	1984	14	28	880		1232		1419		(187)		
12	1983	13	24	4				5		(5)		
12	1982	13	24	1				4		(4)		
12	1981	1	1	4				3		(3)		
12	1980	1						3		(3)		
12	1979	1						2		(2)		
12	1978											
12	1977											

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

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

Global business

Currency **British pound**Financial year ended **31st December 2012**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	1	2	3	4	5	6	7	8	9	10	11
12	1976	2		2				1		(1)		
12	1975							13		(13)		

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

Form 31

Name of insurer **Aviva Insurance Limited**

Global business

Currency **Euro**Financial year ended **31st December 2012**Reporting territory **General insurance business  
carried on outside the United  
Kingdom**

FSA general insurance business reporting category

**Public and products liability**

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code			
				day	month	year							
		<b>R31</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>000</b>	<b>273</b>	<b>EUR</b>	<b>XX</b>		
Month	Year		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 %
			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	2012	11	209	3087		(220910)	210076	13880			3046	2424	125.7
12	2011	12											
12	2010	13											
12	2009	14											
12	2008	15											
12	2007	16											
12	2006	17											
12	2005	18											
12	2004	19											
12	2003	20											
Prior accident years		21											
Total (11 to 21)		29		3087		(220910)	210076	13880			3046		
Line 29 expressed in sterling		30				(179165)	170378	11257			2470		

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

Form 31

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2012**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Public and products liability**

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code			
				day	month	year							
		<b>R31</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>000</b>	<b>273</b>	<b>GBP</b>	<b>AA</b>		
Month	Year		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 %
			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	2012	11	3623	5109		8421	58334	35589			102344	160092	63.9
12	2011	12	1374	4388	4095	14236	75311	9183	65404	28504	4822	164587	62.5
12	2010	13	5359	2481	17147	17702	41070	3284	64477	6501	(8922)	150342	52.7
12	2009	14	5034	2997	29776	13762	37244	590	56923	2826	(8153)	156480	52.0
12	2008	15	8391	1452	57960	15643	21609	1047	45698	1040	(8439)	188384	51.1
12	2007	16	7772	896	61777	7781	12417	534	31412	419	(11099)	169960	48.5
12	2006	17	8612	460	63556	2636	13537	435	19751	162	(3305)	196228	40.9
12	2005	18	9928	105	54722	999	3257	93	6084	58	(1793)	196631	30.0
12	2004	19	11643	125	54760	1484	2830	8	8063	18	(3759)	211827	27.9
12	2003	20	10428	131	59722	116	2318	2	1120		1316	189254	32.8
Prior accident years		21		1805		3985	37512		18146		23351		
Total (11 to 21)		29		19949		86765	305439	50765	317078	39528	86363		
Line 29 expressed in sterling		30				86765	305439	50765	317078	39528	86363		

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

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

Global business

Currency **British pound**Financial year ended **31st December 2012**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Public and products liability**

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	1	2	3	4	5	6	7	8	9	10	11
12	2002	10222	181	71947	(494)	414		1598		(1678)	141420	50.8
12	2001	13464	222	66491	162	1462		1379		245	136135	50.0
12	2000	20348	353	86538	259	2682		2145		796	135006	66.3
12	1999	18004	196	88938	431	2368		1325		1474	147359	62.3
12	1998	17041	168	122844	1722	4139		4244		1617	171178	75.2
12	1997	19832	124	106800	150	949		1106		(7)	186719	57.8
12	1996	18215	80	89915	219	444		88		575	160574	56.4
12	1995	18206	53	109586	6	1727		771		962	189421	58.8
12	1994	19401	50	100841	2	573		439		136	196545	51.6
12	1993	25113	42	108360	(3)	872		581		288		
12	1992	26850	23	96484	16	1350		1089		277		
12	1991	29665	21	90377	5	2060		54		2011		
12	1990	29825	20	108589	2	809		46		765		

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

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

Global business

Currency **British pound**Financial year ended **31st December 2012**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Public and products liability**

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	1	2	3	4	5	6	7	8	9	10	11
12	1989	28463	27	82342	13	3188		40		3161		
12	1988	28055	8	62610	141	586		40		687		
12	1987	32659	13	63097	1	190		8		183		
12	1986	33343	16	54804	12	451		79		384		
12	1985	34887	13	42733	128	227		271		84		
12	1984	41822	10	42175	11	392		13		390		
12	1983	44628	6	39504		129		9		120		
12	1982	44606	13	31972	75	1059		207		927		
12	1981	41476	14	23921	48	615		191		472		
12	1980	34937	11	22880	23	1358		200		1181		
12	1979	36120	4	17950	22	1072		6		1088		
12	1978	34056	5	18209	81	2290		83		2288		
12	1977	33239	7	12708	96	901		129		868		

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

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

Global business

Currency **British pound**Financial year ended **31st December 2012**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Public and products liability**

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	1	2	3	4	5	6	7	8	9	10	11
12	1976	41079	7	13809	5	646		139		512		
12	1975	18	118	423	852	4559		1866		3545		

**General insurance business (accident year accounting): Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance Form 32**Name of insurer **Aviva Insurance Limited**

Global business

Currency **Euro**Financial year ended **31st December 2012**Reporting territory **General insurance business  
carried on outside the United  
Kingdom**

FSA general insurance business reporting category

**Private motor comprehensive**

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	2012	11	2417	8949	(204885)	188336	25613			9064	10253	88.4	22	51.7
12	2011	12												
12	2010	13												
12	2009	14												
12	2008	15												
12	2007	16												
12	2006	17												
12	2005	18												
12	2004	19												
12	2003	20												
Prior accident years		21												
Total (11 to 21)		29		8949	(204885)	188336	25613			9064				
Line 29 expressed in sterling		30			(166168)	152746	20773			7351				



**General insurance business (accident year accounting): Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance Form 32**Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2012**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Private motor comprehensive**

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code					
				day	month	year									
		R32	2116	GL	31	12	2012	000	121	GBP	AA				
Month	Year	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 %	
		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	2012	11	239999	98454		397370	334547	99777			831694	1158968	71.8	2514	13.5
12	2011	12	212223	75031	288050	185204	222835	10526	346446	72260	(141)	1004344	70.4	2160	13.3
12	2010	13	239400	50418	483747	56249	85310	677	126874	10941	4421	782518	80.0	1915	15.1
12	2009	14	297701	15120	575507	40337	95831	293	129814	4489	2158	822855	86.5	1989	15.7
12	2008	15	308455	6294	790185	43870	109068	1002	152226	2545	(831)	1047805	90.1	1795	17.5
12	2007	16	342108	7910	904046	19104	52904	477	70925	1507	53	1146186	85.2	2060	17.0
12	2006	17	420550	1204	1034125	20711	109456	484	85320	998	44333	1332998	87.4	2534	16.6
12	2005	18	446469	754	971695	6023	46982	779	49536	649	3599	1355078	75.7	2717	16.5
12	2004	19	403872	322	858565	1725	19842	129	21238	224	234	1240471	71.0	2534	16.0
12	2003	20	379665	22	798274	4902	16012	161	20799	231	45	1221456	67.1	2469	15.4
Prior accident years		21		4275		21479	112681	948	133421	1067	620				
Total (11 to 21)		29		259804		796974	1205468	115253	1136599	94911	886185				
Line 29 expressed in sterling		30				796974	1205468	115253	1136599	94911	886185				

**General insurance business (accident year accounting): Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance Form 32**Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2012**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Private motor non-comprehensive**

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code					
				day	month	year									
		R32	2116	GL	31	12	2012	000	122	GBP	AA				
Month	Year	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 %	
		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	2012	11	3641	2723		10124	16414	4128			30666	28759	106.6	55	11.6
12	2011	12	3279	1664	9781	9061	8433	1547	15982	3120	(61)	18119	159.1	32	15.4
12	2010	13	6381	1320	14578	3193	4336	339	7464	469	(65)	18149	123.7	50	15.4
12	2009	14	5359	772	14890	1320	2467	300	4631	116	(660)	13684	138.7	47	13.0
12	2008	15	5253	926	20013	931	6109	535	8337	65	(827)	20948	131.7	40	15.4
12	2007	16	11670	2076	44817	2542	10680	150	14292	120	(1040)	51337	113.3	100	13.7
12	2006	17	23233	1663	92437	1048	4028	120	7927	165	(2896)	107242	91.0	225	11.1
12	2005	18	44817	1839	121980	3261	12368	586	12698	155	3362	142461	97.0	314	14.9
12	2004	19	50563	727	136956	2011	3474	95	5404	184	(8)	149569	95.3	342	15.0
12	2003	20	37845	3564	126190	331	22613	72	23692	143	(819)	134445	111.0	311	13.3
Prior accident years		21		301		2426	25120		26147	3	1396				
Total (11 to 21)		29		17575		36248	116042	7872	126574	4540	29048				
Line 29 expressed in sterling		30				36248	116042	7872	126574	4540	29048				

**General insurance business (accident year accounting): Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance Form 32**Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2012**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Fleets**

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 %	
															Company registration number
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	2012	11	62823	39238		119157	164393	21631			305181	383792	79.5	474	21.5
12	2011	12	80300	11323	146926	68741	67928	538	118051	16439	2717	361838	78.5	454	20.2
12	2010	13	81877	5253	158033	12306	62668	92	70434	2611	2021	299985	77.7	375	23.2
12	2009	14	86467	3669	171100	13207	24137	174	35639	1205	674	314354	66.4	336	26.8
12	2008	15	94713	3053	262906	20348	31563	119	52123	352	(445)	390487	80.7	435	22.5
12	2007	16	86100	2160	296768	13204	13891	127	27326	120	(224)	405060	80.0	461	19.1
12	2006	17	91046	3318	294852	9869	27481	22	39466	61	(2155)	431732	77.0	512	18.4
12	2005	18	98803	1906	284021	741	29967	21	30803	13	(87)	405876	77.5	463	21.8
12	2004	19	89847	295	279438	932	1407	6	2551	1	(207)	473485	59.5	534	16.9
12	2003	20	84180	780	251660	2988	11104	7	13243		856	494460	53.7	530	16.0
Prior accident years		21		1553		3255	22871		29009		(2883)				
Total (11 to 21)		29		72548		264748	457410	22737	418645	20802	305448				
Line 29 expressed in sterling		30				264748	457410	22737	418645	20802	305448				

**General insurance business (accident year accounting): Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance Form 32**Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2012**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Commercial vehicles (non-fleet)**

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	2012	11	8575	4397	19713	18507	5293			43513	81015	53.7	146	8.9
12	2011	12	11609	2229	36864	14310	1592	23864	5825	30	105326	63.2	192	7.2
12	2010	13	12872	1204	29860	9935	780	13964	1097	367	54470	83.1	104	13.5
12	2009	14	11952	785	34844	7915	167	6772	478	2309	70775	62.7	147	8.7
12	2008	15	13125	191	36468	1719	99	3822	176	(384)	82800	48.4	161	8.3
12	2007	16	11368	308	33283	2585	54	2739	77	766	65376	56.4	120	9.7
12	2006	17	11349	156	36882	562	9	822	39	(108)	62446	60.3	117	9.8
12	2005	18	5586	192	29659	328	36	297	18	84	63254	47.5	110	5.3
12	2004	19	2134	142	29384	123	6	245	11	(96)	64821	45.6	103	2.2
12	2003	20	1397	184	34021	2124	5	1465	1	663	67379	53.7	106	1.5
Prior accident years		21		575	416	37410		31434		6392				
Total (11 to 21)		29		10363	43123	95518	8041	85424	7722	53536				
Line 29 expressed in sterling		30			43123	95518	8041	85424	7722	53536				

**General insurance business (accident year accounting): Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance Form 32**
Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2012**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Motor other**

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Company registration number			Monetary units	Category number	Currency code	Reporting territory code
										R32	2116	GL				
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	day	month	year	000	223	GBP	AA
		1	2	3	4	5	6	7	8	31	12	2012				
12	2012	11	13054	12996	19634	34688	7954					2012	88097	223	GBP	AA
12	2011	12	28720	7084	22684	23661	20598	1044	39116	7534		(1347)	97792	223	GBP	AA
12	2010	13	27413	6836	36028	5173	19392	595	23575	1241		344	65555	223	GBP	AA
12	2009	14	27224	2073	43525	3849	9205	329	12873	452		58	79362	223	GBP	AA
12	2008	15	33722	3137	60453	2955	20664	63	23299	240		143	82476	223	GBP	AA
12	2007	16	36005	2900	60571	3209	8932	12	8798	87		3268	84719	223	GBP	AA
12	2006	17	33871	445	55110	1125	439	6	2207	30		(667)	85707	223	GBP	AA
12	2005	18	35421	503	49140	752	4633	64	3186	13		2250	89539	223	GBP	AA
12	2004	19	30102	5	52179	570	298	4	103	9		760	109645	223	GBP	AA
12	2003	20	23429	27	41320	444	3213	3	3387	1		272	90219	223	GBP	AA
Prior accident years		21		193	458	4697			5585			(430)				
Total (11 to 21)		29		36199	61830	126759	10074	122129	9607			66927				
Line 29 expressed in sterling		30			61830	126759	10074	122129	9607			66927				

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 Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2012**

Reporting territory **World Wide**

FSA general insurance business reporting category

**Aviation 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 %
			In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
Month	Year		1	2	3	4	5	6	7	8	9
12	2012	11									
12	2011	12									
12	2010	13									
12	2009	14									
12	2008	15									
12	2007	16									
12	2006	17									
12	2005	18									
12	2004	19									
12	2003	20	15943	141	1289	195	1493	197	(65)	81569	21.5
Prior underwriting years		21		3534	197740	14600	105057	13886	96931		
Total (11 to 21)		29		3675	199029	14795	106550	14083	96866		
Line 29 expressed in sterling		30		2261	122442	9102	65549	8664	59592		

Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
<b>R34</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>000</b>	<b>331</b>	<b>USD</b>	<b>WW</b>

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

Global business

Financial year ended **31st December 2012**

	Company registration number	GL/UK/CM	Period ended			
			day	month	year	
	<b>R36</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>
Name of currency	Currency code		no. of units to £ sterling			
Euro	EUR		1.233000			
US dollar	USD		1.625500			

## Equalisation provisions

Form 37

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

		Company registration number		GL/UK/CM	Period ended			units
		R37	2116		GL	day	month	
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)	All business groupings	Credit insurance business
<b>Calculation of the maximum provision</b>		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
Total net premiums written in the previous 4 years	11	2194309	561106	20662				
Net premiums written in the current year	12	1414886	83776	3053				11
Maximum provision	13	144368	25795	1897			172060	17

## Calculation of the transfer to/from the provision

Equalisation provision brought forward	21						142197	
Transfers in	22	42447	2513	183			45143	1
Total abnormal loss	23			11921				
Provisional transfers out	24			1897			1897	
Excess of provisional transfer out over fund available	25							
Provisional amount carried forward (21+22-24+25)	26						185443	1
Excess, if any, of 26 over 13	27						13383	
Equalisation provision carried forward (26-27)	28						172060	1
Transfer in/(out) for financial year (28-21)	29						29863	1



**Equalisation provisions technical account: Accident year accounting**
**Form 38**

 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2012**

		Company registration number		Period ended			units	
		R38	2116	GL/UK/CM	day	month		year
		<b>R38</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>
		<b>Business grouping A (property)</b>	<b>Business grouping B (business interruption)</b>	<b>Business grouping C (marine and aviation)</b>	<b>Business grouping D (nuclear)</b>	<b>Business grouping E (non-proportional treaty)</b>		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>		
<b>Other than credit business</b>								
Net premiums earned	<b>11</b>	1143715	101400	2154				
Claims incurred net of reinsurance	<b>12</b>	697251	21363	13967				
Trigger claims value	<b>13</b>	829193	73515	2046				
Abnormal loss	<b>19</b>			11921				
		Trigger claims ratio	72.5 %	72.5 %	95 %	25 %	100 %	

**Credit business**

Net premiums earned	<b>21</b>	43
Claims incurred net of reinsurance	<b>22</b>	(1102)
Claims management costs	<b>23</b>	21
Net operating expenditure	<b>24</b>	49
Technical surplus / (deficit) (21-22-23-24)	<b>29</b>	1075

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva Insurance Limited

#### Global business

#### Financial year ended 31st December 2012

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

The return has been prepared in accordance with the Accounts and Statements Rules as modified by the directions described below:

- 1) Under a Part VII transfer on 14th November 2011, a portfolio of general insurance business was transferred to the Company from the fellow group companies, London and Edinburgh Insurance Company Limited, CGU Underwriting Limited, Aviva Insurance UK Limited, Aviva International Insurance Limited, The Ocean Marine Insurance Company Limited, Scottish Boiler and General Insurance Company Limited, CGU Bonus Limited and Hamilton Insurance Company Limited. On the same date certain London Market business in these companies, the Company and The World Auxiliary Insurance Corporation Limited was transferred to The Ocean Marine Insurance Company Limited.

The 2011 return was modified by a direction made under section 148 of the Financial Services and Markets Act 2000 on 6th January 2012. Under this direction, the 2011 return included the business transferred into the Company, and excluded the business transferred out of the Company, under the Part VII transfer, but with a deemed effective date for regulatory reporting purposes of 1st January 2011.

As a consequence, the comparative values on Forms 1 to 20 in the Company's 2012 return are those included within "this financial year" in the 2011 return and have therefore been modified by the direction.

- 2) modified by a direction under section 148 of the Financial Services and Markets Act 2000 made on 4th January 2013. The direction allows the Company to increase the limit for its unlisted subsidiaries valued at market value to 1.5% of the General business amount per entity where part of the exposure would otherwise fall within INSPRU 2.1.22RA(ii), except if the amount which is 80% of the exposure gives a lower amount, then the value is limited to the lower amount.

##### \*0301\* NET ADMISSIBLE ASSET RECONCILIATION

	<b>2012</b>	<b>2011</b>
	<b>£000</b>	<b>£000</b>
Total admissible assets (Form 13, line 89)	14,673,506	12,262,622
Total liabilities (Form 15, line 69)	(10,887,934)	(9,600,233)
Net admissible assets	3,785,572	2,662,389
Add back capital requirement of regulated related undertakings	4,124,732	5,059,438
	<u>7,910,304</u>	<u>7,721,827</u>
Total capital resources after deductions (Form 3, line 79)	<u>7,910,304</u>	<u>7,721,827</u>

##### \*0310\* VALUATION DIFFERENCES

At 31st December 2012, line 35 was £172.1m which relates to the equalisation provision gross of deferred taxes.

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva Insurance Limited

#### Global business

#### Financial year ended 31st December 2012

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

	<b>2012</b>
	<b>£000</b>
Opening Profit and loss account and other reserves (Form 3, line 12)	6,953,000
Add: transfer between capital and reserves	7,566,000
Add: FV gains/losses on investment in subsidiaries	832,800
Losses retained for the financial year (Form 16, line 59)	(946,664)
Add: Movement on equalisation provision	29,864
Profit and loss account and other reserves (Form 3, line 12)	<u>14,435,000</u>

#### \*1102\*, \*1202\* SIGNIFICANT CHANGES IN THE BUSINESS PORTFOLIO

For the 2010 year, the Company was included in a consolidated annual insurance return with 8 fellow Group UK general insurance companies although the individual company's Forms 11 and 12 were required to be included as a supplementary note in that return. The Company was required to prepare a separate solo return for 2011.

As a result of the Part VII transfer described in note 0101 (1), the 2011 and 2012 values on Forms 11 and 12 have been calculated as though the effects of the transfers had been applied to the full three year history required in those Forms.

In addition, as a result of the transfer of the insurance business of Aviva Insurance Europe SE to the Company on 30th November 2012 (refer note 2007), the 2012 values on Forms 11 and 12 have been calculated as though the effects of the transfer had been applied to the full three year history required in those Forms. The resultant figure reported at Form 1 line 31 column 2 has not been restated.

#### \*1105\*, \*1205\*, \*20A1\* DIFFERENCES BETWEEN FORMS 11/12 AND FORMS 20A ET SEQ

As a result of the Part VII transfer described in note 0101 (1), the 2011 and 2012 values on Forms 11 and 12 have been calculated as though the effects of the transfers had been applied to the full three year history required in those Forms. Consequently, in this return, Forms 11 and 12 contain values which would not agree with the revenue Forms 21 et seq which are included both in this return and the corresponding Forms that would have been prepared if the Company had prepared solo returns for 2010 and 2011.

In addition, as a result of the transfer of the insurance business of Aviva Insurance Europe SE to the Company on 30th November 2012 (refer note 2007), 2012 values on Forms 11 and 12 have been calculated as though the effects of this transfer had been applied to the full three year history required in those Forms. Conversely, Forms 20A and 21 in the return include within gross written premiums the gross unearned premium provision that was transferred, together with the gross written premiums for the month since the transfer.

Furthermore, the Forms 22 et seq include gross and net incurred claims only for the month since the transfer. The outstanding claims transferred however are included within paid claims, as negative values, and no adjustment has been made to outstanding claims brought forward.

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva Insurance Limited

#### Global business

#### Financial year ended 31st December 2012

##### \*1111\*, \*1211\* RESTATEMENT OF COMPARATIVES

As a result of the transfer described in note 2007 on 30th November 2012, the 2011 values on Forms 11 and 12 have been restated in accordance with INSPRU 1.1.66(2)(c) as though the effects of the transfer had been applied to the full three year history required in those Forms.

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

At 31st December 2012, the aggregate values of the following types of investments were held by the Company:

1. Unlisted investments, comprising debt and equity securities	£7m (2011 £25m)
2. Listed investments which are not readily realisable	£11.9m (2011 £10.7m)
3. Holdings in non-authorized collective investment schemes	£nil (2011 £nil)
4. Reversionary interests or remainders in property other than land and buildings	£nil (2011 £nil)

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

At 31st December 2012, the Company held £6.6m (2011 £33.8m) in hybrid securities.

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

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

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

The maximum shareholder counterparty exposure to any non-sovereign counterparty permitted by the Group's Investment guidelines during 2012 was £1,060m. This amount was not exceeded by any of the counterparty exposures within Aviva Insurance Limited's portfolio.

##### \*1307\* SECURED EXPOSURES

At 31st December 2012, there was an exposure on loan position of £218.3m collateralised by a value of £224.5m.

At 31st December 2012, there was a secured loan provided by the Company to Aviva Group Holdings Limited of £4.7bn. This loan is secured over the rights of Aviva Life Holding UK Limited (ALHUK). The admissible value of the loan after the application of relevant counterparty exposure limits included in Line 28 is £0.8bn.

##### \*1314\* LEASE ASSETS

At 31st December 2012, the Company holds no tangible leased assets.

##### \*1315\* OTHER ASSETS

At 31st December 2012, other assets were £54m which represent group relief tax assets.

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva Insurance Limited

#### Global business

#### Financial year ended 31st December 2012

##### \*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 Insurance Limited ("AIL") and against subsidiary's within AIL 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 31st December 2012, the Company 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, the Company receives general insurance liability claims, and becomes 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 the United Kingdom. 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.

(d) The Company has guaranteed the commercial paper programme under which the maximum liability is £2,000m and the amount outstanding at 31st December 2012 was £603m.

The Company also acts as guarantor for a number of related committed borrowing facilities of Aviva plc, under which the maximum liability is £2,145m and the amount outstanding at 31st December 2012 was £nil. Of the £2,145m, £1,160m is jointly guaranteed by Aviva International Insurance Limited.

The Company also acts as guarantor in respect of earn-out payments connected to the Group's Spanish joint ventures and reserving in connection with the 2002 sale of Aviva Courtage to Groupama. These have been estimated to total £467m at 31st December 2012. Of the commitment relating to Aviva Courtage, £324m is jointly guaranteed by Aviva International Insurance Limited.

(e) There are no other fundamental uncertainties.

##### \*1507\* OTHER ADJUSTMENTS

At 31st December 2012, other adjustments comprised of claims equalisation provision of £172.1m (2011 £142.2m).

##### \*1601\* EXCHANGE RATES

Assets and liabilities are converted into sterling at rates of exchange ruling at 31st December 2012. Revenue transactions denominated in foreign currencies are translated at the exchange rate at the date of the transaction.

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva Insurance Limited

#### Global business

#### Financial year ended 31st December 2012

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

Other income and charges comprises:

	<b>2012</b>
	<b>£000</b>
General Corporate Costs	52,113
Loss on sale of subsidiaries	20,400
Restructuring costs	103,232
Pension funding	119,500
Impairment of investment in subsidiaries	50,500
Total (Form 16 Line 21)	<u>345,745</u>

#### \*1701\* VARIATION MARGIN

The aggregate amount of variation margin which has been received by the Company is £10.5m. This is allocated to Form 13 Line 44. No amounts included on Form 13 reflect the liability to repay any excess.

#### \*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 agreement with the subsidiary Gresham Insurance Company Limited, 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.

Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return****Aviva Insurance Limited****Global business****Financial year ended 31st December 2012****\*20Af\* ANALYSES OF MIXED RISK CATEGORIES**

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

Groups of classes	Gross premium written	Provision for undiscounted gross claims		Provision for gross unearned premium
		Reported	IBNR	
	£000	£000	£000	£000
<b>TRAVEL</b>				
Accident and Health	60,530	15,328	2,168	15,040
Fire and other damage to property	11,005	2,787	394	2,734
Classes 16, 17 and 18 combined	38,519	9,754	1,380	9,571
<b>Total</b>	<b>110,054</b>	<b>27,869</b>	<b>3,942</b>	<b>27,345</b>
<b>MIXED COMMERCIAL PACKAGE</b>				
Fire and other damage to property	31,962	7,517	2,931	22,107
Liability	14,483	3,406	1,328	10,017
Classes 16, 17 and 18 combined	3,496	822	321	2,418
<b>Total</b>	<b>49,941</b>	<b>11,745</b>	<b>4,580</b>	<b>34,542</b>

Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return****Aviva Insurance Limited****Global business****Financial year ended 31st December 2012****\*20Ag\* HOME FOREIGN AND OVERSEAS BUSINESS**

As a result of the transfer of the insurance business of Aviva Insurance Europe SE to the Company on 30th November 2012 (refer note 2007), the return includes gross premiums written in Ireland, included in Form 20A, by risk category as follows:

Categories	Gross premium written
	<b>£000</b>
Travel (113)	289
Personal accident or sickness (114)	822
Private motor – comprehensive (121)	49,365
Private motor – non-comprehensive (122)	10,110
Household and domestic all risks (160)	45,177
Creditor (182)	1,821
Fleets (221)	9,515
Commercial vehicles (222)	16,416
Commercial property (261)	25,012
Consequential loss (262)	3,193
Contractors or engineering all risks (263)	9,354
Employers liability (271)	15,626
Public and products liability (273)	20,123
Credit (282)	132
Suretyship (283)	133
Marine liability (341)	752
<b>Total</b>	<b>207,840</b>

As per note 1105, these values have been inflated by the value of the gross unearned premium provision that was acquired as a result of the transfer.

**\*20Ah\* BUSINESS TRANSFERS DURING THE YEAR**

This return includes business resulting from the insurance business transfer from Aviva Insurance Europe SE on 30th November 2012 (refer note 2007). In view of the proximity to year-end of the transfer, the technical provisions at the year-end and the transfer date were the same. Set out below are the outstanding balances contained within the return as at 31st December 2012 relating to this transfer and included within columns 2, 3 and 4 of Form 20A.



Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva Insurance Limited

#### Global business

Financial year ended 31st December 2012

Balances as at 30th November, 31st December 2012

Category number	FSA return general insurance business reporting category	Reported	Incurred but not reported	Gross UPR
		£000	£000	£000
113	Travel	309	22	212
114	Personal Accident or Sickness	880	62	605
121	Private motor - comprehensive	152,746	20,773	41,049
122	Private motor - non-comprehensive	80,881	5,673	8,419
123	Motor cycle	1,942	(741)	0
160	Household and domestic all risks	18,361	556	39,819
182	Creditor	319	23	1,761
221	Fleets	57,093	5,842	7,988
222	Commercial vehicles	69,842	7,857	13,863
261	Commercial property	24,698	(747)	21,716
262	Consequential loss	4	0	2,783
263	Contractors or engineering all risks	2,588	184	8,124
271	Employers liability	139,886	13,455	13,783
273	Public and products liability	170,378	11,257	18,156
282	Credit	3,062	218	89
283	Suretyship	3,063	218	89
341	Marine liability	737	53	661
Total		726,789	64,705	179,117

#### \*20Ai\* BUSINESS TRANSFERS IN PREVIOUS YEARS

This return includes the business transferred into the Company under a Part VII transfer on 14th November 2011, but with a deemed effective date for regulatory reporting purposes of 1st January 2011. The Part VII transfer related to a portfolio of general insurance business which was transferred to the Company from the fellow group companies, London and Edinburgh Insurance Company Limited, CGU Underwriting Limited, Aviva Insurance UK Limited, Aviva International Insurance Limited, The Ocean Marine Insurance Company Limited, Scottish Boiler and General Insurance Company Limited, CGU Bonus Limited and Hamilton Insurance Company Limited.

Set out below are the outstanding balances contained within this return as at 31st December 2012 relating to this transfer and included within columns 2 and 3 of Form 20A. Column 4 has now been fully earned.

Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return****Aviva Insurance Limited****Global business****Financial year ended 31st December 2012****Balances as at 31st December 2012**

<b>Category number</b>	<b>FSA return general insurance business reporting category</b>	<b>Reported</b>	<b>Incurred but not reported</b>
		<b>£000</b>	<b>£000</b>
111	Medical insurance	61	0
113	Travel	11,567	181
114	Personal Accident or Sickness	91	85
121	Private motor - comprehensive	648,086	950
122	Private motor - non-comprehensive	92,376	2,197
123	Motor cycle	7,278	2,153
160	Household and domestic all risks	27,457	298
182	Creditor	6,195	1,230
185	Mortgage indemnity	492	0
186	Pet insurance	443	0
187	Other personal financial loss	2,654	214
221	Fleets	217,935	568
222	Commercial vehicles	49,499	874
223	Motor other	26,366	460
261	Commercial property	2,133	458
262	Consequential loss	924	2
263	Contractors or engineering all risks	185	0
271	Employers liability	126,145	843,393
272	Professional indemnity	27,199	0
273	Public and products liability	22,191	291
274	Mixed commercial package	12,448	0
281	Fidelity and contract guarantee	169	0
283	Suretyship	534	0
331	Aviation liability	119,693	10,043
341	Marine liability	1,137	153
347	Yacht	9	0
350	Primary (direct) and facultative goods in transit	67	2
530	Non-proportional aviation	4,618	343
590	Non-proportional aggregate cover	0	10,515
610	Proportional accident & health	705	1
620	Proportional motor	12,045	259
630	Proportional aviation	3,691	574
660	Proportional property	7,233	46
670	Proportional liability (non motor)	774	148
<b>Total</b>		<b>1,432,400</b>	<b>875,438</b>

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva Insurance Limited

#### Global business

#### Financial year ended 31st December 2012

##### \*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)

The Company has the following transactions with related parties which include parent companies, subsidiaries and fellow subsidiaries in the normal course of business.

#### INSURANCE BUSINESS TRANSFER

On 28th June 2012, the Company's Board approved the transfer of the insurance business of Aviva Insurance Europe SE, a subsidiary undertaking, to the Company. The transfer was effective from 30th November 2012. The assets and liabilities were transferred to the Company at carrying value by way of an insurance portfolio transfer under Section 13(1) of the Assurance Companies Act, 1909. The carrying value of the assets and liabilities transferred to the Company was £114 million.

#### QUOTA SHARE ARRANGEMENT

Following an insurance portfolio transfer in 2011, the Company entered into a quota share reinsurance arrangement with its subsidiary undertaking, Gresham Insurance Company (GIC), with effect from 14th November 2011.

The key terms of the agreement are:

- a 100% cession rate premiums, claims and expense costs is applied in respect of that underwriting year; and
- a requirement for the Company to retain a percentage in relation to the Financial Services Compensation Scheme levy.

The premiums, claims and expenses which have been reinsured into the Company under the arrangement are:

• Premiums earned	£217,757k
• Claims incurred	£(128,891k)
• Fee and commission expenses and operating expenses	£(96,080k)

#### REINSURANCE AGREEMENTS

On completion of the insurance business transfer on 14th November 2011, the Company completed an Adverse Reserve Deterioration (ARD) agreement with its subsidiary company, Ocean Marine Insurance Company Limited (Ocean). This agreement provides an extra £1 billion of reinsurance cover to protect against circumstances in which a reinsurance arrangement with National Indemnity Company is exhausted or otherwise fails to satisfy claims. In consideration of the Company entering into the ARD agreement, Ocean paid a one-off premium of £69 million.

On 14th November 2011, Ocean settled the intercompany account with the Company with funds raised from the issuance of 2,760,000 ordinary shares of £25 each to the Company.

The premiums, claims and expenses which have been reinsured into the Company under the arrangement are:

• Reinsurance premiums written and earned	£nil
• Reinsurer's share of claims liabilities	£(5,000k)

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva Insurance Limited

#### Global business

#### Financial year ended 31st December 2012

#### REINSURANCE AGREEMENTS cont

The Company has an arrangement with Aviva Annuity UK Limited, a fellow Group company, for the reinsurance of its obligations in respect of structured settlements. Reinsurance premiums paid are in the form of investments assigned to Aviva Annuity UK Limited by Aviva UKGI Investments Limited.

The premiums and claims which have been reinsured to Aviva Annuity UK Limited under the arrangement are:

• Reinsurance premiums ceded to reinsurers	£42,071k
• Net earned premiums	£38,287k
• Reinsurance claims incurred	£(38,287k)

The anticipated recoveries relating to this arrangement as at 31st December 2012 are £192,898k.

#### EXPENSES

The amounts recharged by the Company (including those companies whose business was transferred to the Company under the Part VII transfer) to Group companies excluded from this return in respect of expenses are as follows:-

- Aviva Consumer Products Limited £5,686k
- Aviva Risk Management Solutions UK Limited £15,296k
- Aviva Insurance Services UK Limited £3,859k
- Gresham Insurance Company Limited £38,871k
- Solus (London) Limited £70,668k
- Bluecycle.com Limited £7,372k

Amounts recharged to the Company (including those companies whose business was transferred to the Company under the Part VII transfer) by Group companies excluded from this return in respect of expenses are as follows:-

- Aviva Employment Services Limited £399,915k in relation to staff and pension costs
- Aviva Central Services UK Limited £322,023k in relation to facilities' charges
- Aviva Health UK Limited £83,063k in relation to operating costs for healthcare insurance business
- Aviva plc £2,387k in relation to corporate costs
- Solus (London) Limited £64,800k in relation to claims costs
- Bluecycle.com Limited £3,100k in relation to claims costs
- Aviva Risk Management Solutions UK Limited £9,400k in relation to claims costs
- Aviva Consumer Products UK Limited £11,900k in relation to claims costs

#### BACK TO BACK DERIVATIVE AGREEMENTS

During 2012 the Company transferred the rights and obligations of four existing credit default swap contracts to Aviva France SA, a fellow Group company. Settlement is expected to be received in cash upon maturity in December 2014. The fair value at 31st December 2012 was £2 million.

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva Insurance Limited

#### Global business

#### Financial year ended 31st December 2012

#### BACK TO BACK DERIVATIVE AGREEMENTS cont

At the end of 2012 the Company entered into two cash flow hedges, using foreign exchange forward and option contracts, to hedge the currency exposure on expected proceeds in 2013 following the disposal of foreign subsidiaries on behalf of fellow Group companies. The rights and obligations of these derivative contracts were transferred to these companies by way of a back to back agreement. The details of these agreements are as follows:

- a foreign exchange forward contract with Aviva Europe SE Limited, a fellow Group company. Settlement is expected to be paid in cash upon maturity in April 2013. The fair value at 31st December 2012 was £1 million.
- a foreign exchange option contract with Aviva Group Holdings Limited, a fellow Group company. Settlement is expected to be paid in cash upon maturity in June 2013. The fair value at 31st December 2012 was £4 million.

#### CAPITAL AND OTHER FUNDING

The following material transactions took place during 2012:-

Received By	Paid By	Relationship	Amount £m	Transaction
Aviva International Insurance Ltd	Aviva Insurance Ltd	Parent/Subsidiary	950m	Dividend
Aviva Insurance Ltd	Aviva Insurance Europe SE	Parent/Subsidiary	114m	Dividend
Aviva Insurance Ltd	Aviva Credit Services UK Ltd	Parent/Subsidiary	17m	Dividend
Aviva Insurance Ltd	Aviva Insurance Services UK Ltd	Parent/Subsidiary	8m	Dividend

#### \*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 £140,193k of undiscounted gross claims on Form 20A, £16,876k net of reinsurance.

#### \*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.

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva Insurance Limited

#### Global business

#### Financial year ended 31st December 2012

##### \*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. No provision has been made where claims management costs are contractually incurred by third parties.

##### \*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 2012 and 2011, no investment income has needed to be taken into account.

##### \*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.

##### \*2800\*, \*2900\*, \*3400\* FORMS OMITTED

Forms 28, 29 and 34 have been omitted because of the application of the de minimis limits.

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva Insurance Limited

#### Global business

#### Financial year ended 31st December 2012

##### \*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\* \*3801\* EQUALISATION PROVISIONS

The amounts shown on Forms 37 and 38 represent those premiums and claims which relate to the Company only. They exclude those amounts which are included in this return but which arise as a result of the waiver described in note 0101 (1). Any premiums and claims arising in the transferor companies prior to 14th November 2011 are excluded from the claims equalisation provision's historical data in line 11 of Form 37, and hence its calculation and 2012 year-end balance.

For the purposes of INSPRU 1.4.34, lines 11 and 12 of form 38 have been increased by the value of the net outstanding claims transferred into the business groupings as a result of the transfer on 30th November 2012 and described in note 2007. This is deemed to represent the consideration for the net outstanding claims received by the Company.

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012****Additional information as required by rule 9.25 of the Accounts and Statements Rules**

<b>Reinsurer details As required by rule 9.25; (Para 1(a))</b>	<b>Connection (Para 1(b))</b>	<b>Prop. RI Treaties (Para 1(c)(i)) £000</b>	<b>Non Prop. RI Treaties (Para 1(c)(ii)) £000</b>	<b>Debts O/S (Para 1(d)) £000</b>	<b>Deposits Rec.d (Para 1(e)) £000</b>	<b>Antic. Recov. (Para 1(f)) £000</b>	<b>Comments</b>
RenaissanceRe Holdings Ltd Renaissance House 12 Crow Lane Pembroke HM 19 Bermuda	None		4,052				
HSBC Holdings PLC 1 Grand Canal Square Grand Canal Harbour Dublin 2 Ireland	None						
Tokio Marine Holdings Tokio Marine Nichido Building Shintan 1-2-1 Marunouchi , Chiyoda-Ku, Tokyo 100-0005 Japan	None		1,003			25,833	
Pool Reinsurance Co Ltd Hanover House 14 Hanover Square London W1S 1HP	None	65,697				28,486	
Swiss Reinsurance Company Ltd Mythenquai 50/60 PO Box 8022 Zurich Switzerland	None	14	26,801	691		37,480	
Munich Reinsurance Co. 107 Koenigstrasse 80802 Munich Germany	None	7,684	25,538	5,033		76,927	
Aviva Life Re Limited One Park Place Hatch Street Dublin 2 Ireland	Fellow group undertaking						



Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012****Additional information as required by rule 9.25 of the Accounts and Statements Rules**

<b>Reinsurer details As required by rule 9.25; (Para 1(a))</b>	<b>Connection (Para 1(b))</b>	<b>Prop. RI Treaties (Para 1(c)(i)) £000</b>	<b>Non Prop. RI Treaties (Para 1(c)(ii)) £000</b>	<b>Debts O/S (Para 1(d)) £000</b>	<b>Deposits Rec.d (Para 1(e)) £000</b>	<b>Antic. Recov. (Para 1(f)) £000</b>	<b>Comments</b>
Aviva Re Ltd Cannon's Court, 22 Victoria Street Hamilton HM 12 Bermuda	Fellow group undertaking	1,028	3,326	4,554		17,756	
General Reinsurance UK Ltd (Berkshire Hathaway Inc) 3555 Farnam Street Suite 1440 Omaha NE68131 USA	None		1,637	1,134		11,730	
Partner Reinsurance Company Wellesley House South 90 Pitts Bay Road Pembroke HM 08 Bermuda	None		3,309			5,159	
Carphone Warehouse Assurance Limited 49 Victoria Street Hamilton HM12 Bermuda	None						
Montpelier Re Holdings Ltd 94 Pitts Bay Road Pembroke, HM08 Hamilton Bermuda	None		1,459	68			
Aviva International Insurance Ltd St Helens 1 Undershaft London EC3P 3DQ	Parent undertaking						
Aviva Annuity UK Limited 2 Rougier Street York YO90 1UU	Fellow group undertaking	42,071				192,433	

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012****Additional information as required by rule 9.25 of the Accounts and Statements Rules**

<b>Reinsurer details As required by rule 9.25; (Para 1(a))</b>	<b>Connection (Para 1(b))</b>	<b>Prop. RI Treaties (Para 1(c)(i)) £000</b>	<b>Non Prop. RI Treaties (Para 1(c)(ii)) £000</b>	<b>Debts O/S (Para 1(d)) £000</b>	<b>Deposits Rec.d (Para 1(e)) £000</b>	<b>Antic. Recov. (Para 1(f)) £000</b>	<b>Comments</b>
Colombia Insurance Company (Berkshire Hathaway Inc) 3555 Farnam Street Suite 1440 Omaha NE68131 USA	None			30,490			
Transatlantic Holdings Inc 80 Pine Street New York 10005, USA	None	228	1,484			631	
ACE Ltd. 17 Woodbourne Avenue, Hamilton HM08 Bermuda	None		571	184		117	
XL Capital Ltd Brian O'Hara House One Bermudiana Rd Hamilton HM08 Bermuda	None		539	155		2,706	

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012****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 Insurance Limited**

Global business

Financial year ended **31st December 2012****Additional information as required by rule 9.27 of the Accounts and Statements Rules**

<b>Cedant details</b>	<b>Connection</b>	<b>Premiums receivable</b>	<b>Deposits made included at F13L57</b>	<b>Debts outstanding included at F13L74</b>	<b>Comments</b>
<b>As required by Rule 9.27 (Para 1(a))</b>	<b>(Para 1(b))</b>	<b>(Para 1(c)) £000</b>	<b>(Para 1(d)) £000</b>	<b>(Para 1(e)) £000</b>	
Gresham Insurance Company Ltd PO Box 6 Surrey Street Norwich NR1 3NS	Subsidiary	214,104		18,876	100% quota share agreement
The Ocean Marine Insurance Company Ltd St Helen's 1 Undershaft London EC3P 3DQ	Subsidiary				Excess of loss

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 Insurance Limited**

**Global business**

**Financial Year ended 31st December 2012**

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

- (a) The investment guidelines operated by the Company during 2012 for the use of derivative contracts were as follows:

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

(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) There are no specific guidelines for the use of contracts that are not reasonably likely to be exercised at the start of the contract. Such contracts may be entered into for foreign exchange hedging purposes. If such contracts were entered into and not exercised, there would be no additional cost to the Company.
- (c) During the financial period, no contracts were entered into that were not reasonably likely to be exercised at the start of the contract.
- (d) No derivative contracts were held at any time during the financial year that required a significant provision under INSPRU 3.2.17R, and where appropriate, all contracts held fell within the definition of a permitted derivative contract.
- (e) During the year, EUR 339.0m and GBP 212.3m 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 Insurance Limited**

**Global business**

**Financial year ended 31st December 2012**

During 2012 the only controllers of the Company were Aviva International Insurance Limited, Aviva Group Holdings Limited and Aviva plc.

Aviva International Insurance Limited held all the issued share capital in the Company.

At 31st December 2012, Aviva plc held all of the issued share capital of Aviva Group Holdings Limited, and Aviva Group Holdings Limited held all of the issued share capital in Aviva International Insurance Limited.

**Post Balance Sheet Event:**

On 28th February 2013, a major restructuring of the Group was completed which will have economic effect from 1st January 2013. As a result of the restructure, shares in the Company held by Aviva International Insurance Limited were transferred to Aviva Group Holdings Limited in consideration for a loan secured on the shares of the Company.

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

**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

**2. Property Per Risk Cover**

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

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

- 3.1: UK Casualty – Motor Excess of Loss Reinsurance Programme
- 3.2: UK Casualty – Employers Liability/Public Liability Clash Excess of Loss Reinsurance Programme
- 3.3: UK Casualty – Other Classes Excess of Loss Reinsurance Programme

**4. Miscellaneous**

- 4.1: Group Marine Excess of Loss Reinsurance Programme
- 4.2: Latent Defects Quota Share Treaty
- 4.3: Bonds and Guarantee Quota Share Treaty
- 4.4: Ireland Bonds and Guarantee Quota Share Treaty
- 4.5: Group Personal Accident Excess of Loss Reinsurance Programme

**5. Maximum net probable losses**

**6. Reinsurance Premiums Analysis**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

**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 - £1,850m, €355m in respect of Ireland

Deductible - £250m, €5m in respect of Ireland

Reinstatements - 1

Comments: - None

Period of Cover: 01/04/2012 - 31/03/2013

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### **1.2: UK Catastrophe Annual Aggregate Excess of Loss Reinsurance Programme**

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

Type of Cover: Property Catastrophe Annual Aggregate Excess of Loss\_

Business Reinsured: UK companies and branches

From Ground up Cover - £500m

Deductible - £230m

Reinstatements - Not applicable

Comments - Annual Aggregate Deductible eroded by individual event losses exceeding franchise (£40m).

Period of Cover: 01/01/2012 - 31/12/2012

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

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

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

Type of Business Covered: Commercial Property, Engineering and Contract Works insurance and reinsurance

Type of Cover: Property Per Risk Excess of Loss Reinsurance

Business Reinsured: UK Companies and branches

From Ground up Cover - £250m, €305m in respect of Ireland  
 Deductible - £10m, €5m in respect of Ireland  
 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: 01/01/2012 - 31/12/2012

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### **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, €30m in respect of Ireland  
 Deductible - £10m, €10m in respect of Ireland  
 Reinstatements - 1

Comments - None

Period of Cover: 01/01/2012 - 31/12/2012

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

**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	- £50m
Deductible	- £30m
Franchise	- £5m
Reinstatements	- Not applicable
Comments	Annual Aggregate Deductible eroded by individual risk losses exceeding franchise (£5m). Maximum recoverable £20m in 12 months of contract.
Period of Cover:	01/01/2012 - 31/12/2012

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

### **3. Casualty Section**

**N.B.: Sections 3.1 – 3.3 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 / €10m in respect of Ireland  
 Reinstatements - Unlimited but 1 free in respect of motor own damage

Comments - None

Period of Cover: 01/07/2012 - 30/06/2013

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

Type of Business Covered: Employers Liability, Public and Products Liability

Type of Cover: Casualty Excess of Loss Reinsurance

Business Reinsured: UK companies and branches

From Ground up Cover - £25m (£75m in respect of EL/PL/PA clash)  
 €22.5m (€50m in respect of EL/PL clash)

Deductible - £10m

Reinstatements - Employers Liability Layer 1 - Unlimited (1 re Terrorism)

Public Liability, Layer 1 maximum amount recoverable £45m  
 Ireland: Employers Liability Layer 1 Unlimited (1 re Terrorism)  
 Public Liability, Layer 1 maximum amount recoverable €30m  
 Employers & Public Liability Layer 2 - 1  
 Employers & Public Liability Layer 3 - 0

Comments - None.

Period of Cover: 01/07/2012 – 30/06/2013

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

**3.3: 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; Contractors All Risks; Erection All Risks and Engineering; Legal indemnities; Employee Dishonesty; Insolvency Practitioners Bonds; Livestock and Bloodstock, Missing Share Indemnity.

Type of Cover: Casualty Excess of Loss Reinsurance

Business Reinsured: UK companies and branches

From Ground up Cover - £25m (£50m in respect of Legal Indemnities)

Deductible - £10m

Reinstatements - Maximum amount recoverable £45m

Comments - None

Period of Cover: 01/07/2012 – 30/06/2013

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

**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, €1m in respect of Ireland

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

Comments - Reinstatement Premium Protection is in place

Period of Cover: 01/01/2012 – 31/12/2012

### **4.2: Latent Defects Quota Share Treaty**

Type of Business Covered: Commercial Property

Type of Cover: Quota Share Treaty

Business Reinsured: UK companies and branches

From Ground up Cover - £20m

Deductible - Maximum retention £10m

Comments - None

Period of Cover: 01/01/2012 - 31/12/2012

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

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

Type of Business Covered: Bonds & Guarantee

Type of Cover: Variable Quota Share

Business Reinsured: UK companies and branches

From Ground up Cover - £30m  
Deductible - Maximum retention £10m

Comments - None

Period of Cover: 01/01/2012 - 31/12/2012

**4.4: Ireland Bonds and Guarantee Quota Share Treaty**

Type of Business Covered: Bonds & Guarantee

Type of Cover: Flat Quota Share

Business Reinsured: Irish business

From Ground up Cover - €6m  
Deductible - Maximum retention €2m

Comments - None

Period of Cover: 01/01/2012 - 31/12/2012

Name of insurer           **Aviva Insurance Limited**

Global business

Financial year ended   **31st December 2012**

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

**4.5: Group Personal Accident Excess of Loss Reinsurance Programme**

Type of Business Covered:	Personal Accident
Type of Cover:	Excess of Loss Reinsurance
Business Reinsured:	UK companies and branches
From Ground up Cover	- £100m single risk and event
Deductible	- £5m
Reinstatements	- Layer 1 = 3 reinstatements Layer 2 = 2 reinstatements Layer 3 = 2 reinstatements Layer 4 = 2 reinstatement
Comments	- None
Period of Cover:	01/01/2012 - 31/12/2012

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

**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)* £250,000,000

*Per Risk* £10,000,000

#### **Casualty:**

*Motor* £10,000,000

*EL /PL* £10,000,000

*Other classes* £10,000,000

**Marine** £2,000,000

**Latent Defects** £10,000,000

**Bonds & Guarantees** £10,000,000

**Personal Accident** £5,000,000



Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

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

<b>Combined categories</b>	<b>Facultative</b>	<b>Non-facultative</b>	<b>Total</b>
	<b>£000</b>	<b>£000</b>	<b>£000</b>
Accident & health (110)		1,066	1,066
Personal lines motor (120)		36,028	36,028
Household and domestic all risks (160)	179	39,960	40,139
Personal lines financial loss (180)		20,202	20,202
Commercial motor (220)	5,073	11,625	16,698
Commercial lines property (260)	19,213	126,247	145,460
Commercial lines liability (270)	1,185	11,973	13,158
Commercial lines financial loss (280)	121	6,047	6,168
Non-proportional aviation (570)		(17)	(17)
Proportional aviation (650)		17	17
<b>Total</b>	<b>25,771</b>	<b>253,148</b>	<b>278,919</b>

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2012**

**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 Insurance Limited**

**Global business**

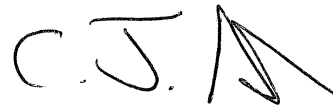
**Financial year ended 31st December 2012**

We certify that:

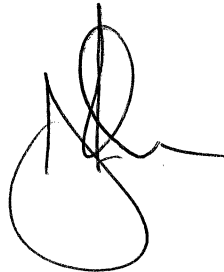
- 1) the return has been properly prepared in accordance with the requirements in IPRU(INS), GENPRU and INSPRU as modified by the directions referred to in supplementary note 0101; and
- 2) we are satisfied that:
  - a) throughout the financial year the firm has complied in all material respects with 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 the firm has continued so to comply subsequently and will continue so to comply in future.



Patrick Regan, Chief Executive



Clifford Abrahams, Director



John Lister, Director

27th March 2013

## **Aviva Insurance Limited**

### **Global business**

#### **Financial year ended 31st December 2012**

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

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 27, 30 to 32, 34, and 36 to 38, (including the supplementary notes) on pages 1 to 132 ('the Forms'); and
- the statements required by IPRU(INS) rule 9.25, 9.26, 9.27 and 9.29 on pages 133 to 138 ('the statements').

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

- the statements required by IPRU(INS) rules 9.30, 9.32 and 9.32A on pages 139 to 151 and
- the certificate required by IPRU(INS) rule 9.34 on page 152.

#### **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 directions issued under section 148 of the Financial Services and Markets Act 2000 on 6th January 2012 and 4th January 2013. 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 also 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 by us; 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.

This report has been prepared for the directors of the insurer to comply with their obligations under IPRU(INS) rule 9.35 and for no other purpose. We do not, in providing this report, accept or assume responsibility for any other purpose save where expressly agreed by our prior consent in writing.

**Aviva Insurance Limited**

**Global business**

**Financial year ended 31st December 2012**

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

**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. It also included an assessment of the significant estimates and judgements 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.



PricewaterhouseCoopers LLP  
Chartered Accountants

27th March 2013

- a) The maintenance and integrity of the Aviva plc website is the responsibility of the directors; the work carried out by the auditors does not involve consideration of these matters and, accordingly, the auditors accept no responsibility for any changes that may have occurred to the insurance annual return since they were initially presented on the website.
- b) Legislation in the United Kingdom governing the preparation and dissemination of insurance annual returns may differ from legislation in other jurisdictions.