

Aviva International Insurance Limited

**Annual PRA Insurance Returns for the year ended
31st December 2015**



**BANK OF ENGLAND
PRUDENTIAL REGULATION
AUTHORITY**

(Appendices 9.1, 9.2, 9.3, 9.4, 9.5, 9.6)

Aviva International Insurance Limited

Year ended 31st December 2015

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Statement of solvency - general insurance business

Form 1

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

Adjusted solo solvency calculation

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R1	21487	GL	31	12	2015	£000
				As at end of this financial year		As at end of the previous year	
				1		2	

Capital resources

Capital resources arising outside the long-term insurance fund	11	882059	586298
Capital resources allocated towards long-term insurance business arising outside the long-term insurance fund	12	752059	431298
Capital resources available to cover general insurance business capital resources requirement (11-12)	13	130000	155000

Guarantee fund

Guarantee fund requirement	21	25870	35625
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	104130	119375

Minimum capital requirement (MCR)

General insurance capital requirement	31	77611	94276
Base capital resources requirement	33	2657	2902
Individual minimum capital requirement	34	77611	94276
Capital requirements of regulated related undertakings	35		4200
Minimum capital requirement (34+35)	36	77611	98476
Excess (deficiency) of available capital resources to cover 50% of MCR	37	91194	105762
Excess (deficiency) of available capital resources to cover 75% of MCR	38	71792	81143

Capital resources requirement (CRR)

Capital resources requirement	41	77611	98476
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	52389	56524

Contingent liabilities

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51		200000
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Statement of solvency - long-term insurance business

Form 2

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

Adjusted solo solvency calculation

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R2	21487	GL	31	12	2015	£000
				As at end of this financial year		As at end of the previous year	
				1	2		

Capital resources

Capital resources arising within the long-term insurance fund	11	55923	88693
Capital resources allocated towards long-term insurance business arising outside the long-term insurance fund	12	752059	431298
Capital resources available to cover long-term insurance business capital resources requirement (11+12)	13	807982	519991

Guarantee fund

Guarantee fund requirement	21	44958	46460
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	763024	473531

Minimum capital requirement (MCR)

Long-term insurance capital requirement	31	134873	139380
Resilience capital requirement	32	1102	17931
Base capital resources requirement	33	2657	2902
Individual minimum capital requirement	34	135975	157311
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	135975	157311
Excess (deficiency) of available capital resources to cover 50% of MCR	37	739994	441335
Excess (deficiency) of available capital resources to cover 75% of MCR	38	706001	402008

Enhanced capital requirement

With-profits insurance capital component	39		
Enhanced capital requirement	40	135975	157311

Capital resources requirement (CRR)

Capital resources requirement (greater of 36 and 40)	41	135975	157311
Excess (deficiency) of available capital resources to cover long-term insurance business CRR (13-41)	42	672007	362680

Contingent liabilities

Quantifiable contingent liabilities in respect of long-term insurance business as shown in a supplementary note to Form 14	51		
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Components of capital resources

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

Global business

Financial year ended **31st December 2015**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R3	21487	GL	31	12	2015	£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		730000	730000	380000
Profit and loss account and other reserves	12	199932	261896	461828	491190
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16				1900
Core tier one capital (sum of 11 to 16)	19	199932	991896	1191828	873090

Tier one waivers

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

Other tier one capital

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

Total tier one capital before deductions (19+24+25+26+27+28)	31	199932	991896	1191828	873090
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34	8037		8037	13702
Other negative valuation differences	35	6325	43409	49734	61886
Deductions in related undertakings	36				900
Deductions from tier one (32 to 36)	37	14362	43409	57771	76488
Total tier one capital after deductions (31-37)	39	185570	948487	1134057	796602

Components of capital resources

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

Global business

Financial year ended **31st December 2015**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R3	21487	GL	31	12	2015	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year			
	1	2	3	4			

Tier two capital

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

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

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

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

Global business

Financial year ended **31st December 2015**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R3	21487	GL	31	12	2015	£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			

Total capital resources

Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	185570	948487	1134057	796602
Inadmissible assets other than intangibles and own shares	73	8600		8600	31210
Assets in excess of market risk and counterparty limits	74	46970	140505	187475	90401
Deductions for related ancillary services undertakings	75				
Deductions for regulated non-insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-75-76-77)	79	130000	807982	937982	674991

Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	81	130000	807982	937982	674991
Available capital resources for 50% MCR requirement	82	130000	807982	937982	674991
Available capital resources for 75% MCR requirement	83	130000	807982	937982	674991

Financial engineering adjustments

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

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

Form 11

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

General insurance business

	Company registration number	GL/UK/CM	Period ended			units
			day	month	year	
R11	21487	GL	31	12	2015	£000
			This financial year		Previous year	
			1		2	
Gross premiums written		11	172528		553623	
Premiums taxes and levies (included in line 11)		12				
Premiums written net of taxes and levies (11-12)		13	172528		553623	
Premiums for classes 11, 12 or 13 (included in line 13)		14	(19157)		115643	
Premiums for "actuarial health insurance" (included in line 13)		15				
Sub-total A (13 + 1/2 14 - 2/3 15)		16	162950		611445	
Gross premiums earned		21	171611		450802	
Premium taxes and levies (included in line 21)		22				
Premiums earned net of taxes and levies (21-22)		23	171611		450802	
Premiums for classes 11, 12 or 13 (included in line 23)		24	(18518)		107154	
Premiums for "actuarial health insurance" (included in line 23)		25				
Sub-total H (23 + 1/2 24 - 2/3 25)		26	162352		504379	
Sub-total I (higher of sub-total A and sub-total H)		30	162950		611445	
Adjusted sub-total I if financial year is not a 12 month period to produce an annual figure		31				
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	29331		110060	
	Excess (if any) over 61.3M EURO x 0.02	33	2378		11267	
Sub-total J (32-33)		34	26953		98793	
Claims paid in period of 3 financial years		41	321195		168072	
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	642		717	
	For insurance business accounted for on an accident year basis	43	223266		275363	
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44				
	For insurance business accounted for on an accident year basis	45				
Sub-total C (41+42+43-44-45)		46	545103		444152	
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	15567		20309	
Sub-total D (46-47)		48	529536		423843	
Reinsurance ratio (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.97		0.95	
Premiums amount (Sub-total J x reinsurance ratio)		50	26183		94276	
Provisions for claims outstanding (before discounting and net of reinsurance)		51	214508		260569	
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	77611		3431	
Greater of lines 50 and 53		54	77611		94276	

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

Form 11

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

Long-term insurance business

	Company registration number	GL/UK/CM	Period ended			units
			day	month	year	
R11	21487	GL	31	12	2015	£000
			This financial year		Previous year	
			1		2	
Gross premiums written		11	1384			
Premiums taxes and levies (included in line 11)		12				
Premiums written net of taxes and levies (11-12)		13	1384			
Premiums for classes 11, 12 or 13 (included in line 13)		14				
Premiums for "actuarial health insurance" (included in line 13)		15				
Sub-total A (13 + 1/2 14 - 2/3 15)		16	1384			
Gross premiums earned		21				
Premium taxes and levies (included in line 21)		22				
Premiums earned net of taxes and levies (21-22)		23				
Premiums for classes 11, 12 or 13 (included in line 23)		24				
Premiums for "actuarial health insurance" (included in line 23)		25				
Sub-total H (23 + 1/2 24 - 2/3 25)		26				
Sub-total I (higher of sub-total A and sub-total H)		30	1384			
Adjusted sub-total I if financial year is not a 12 month period to produce an annual figure		31				
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	249			
	Excess (if any) over 61.3M EURO x 0.02	33				
Sub-total J (32-33)		34	249			
Claims paid in period of 3 financial years		41				
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	1570			
	For insurance business accounted for on an accident year basis	43				
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44				
	For insurance business accounted for on an accident year basis	45				
Sub-total C (41+42+43-44-45)		46	1570			
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	1570			
Sub-total D (46-47)		48				
Reinsurance ratio (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.50			1.00
Premiums amount (Sub-total J x reinsurance ratio)		50	125			
Provisions for claims outstanding (before discounting and net of reinsurance)		51				
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				
Greater of lines 50 and 53		54	125			

Calculation of general insurance capital requirement - claims amount and result

Form 12

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

General insurance business

		Company registration number	GL/UK/CM	Period ended			units	
		R12	21487	GL	31	12	2015	£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			321195		168072	
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22			642		717	
	For insurance business accounted for on an accident year basis	23			223266		275363	
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24						
	For insurance business accounted for on an accident year basis	25						
Claims incurred in reference period (21+22+23-24-25)		26			545103		444152	
Claims incurred for classes 11, 12 or 13 (included in 26)		27			104527		120980	
Claims incurred for "actuarial health insurance" (included in 26)		28						
Sub-total E (26 + 1/2 27 - 2/3 28)		29			597367		504642	
Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31			199122		168214	
Division of sub-total F (gross adjusted claims amount)	X 0.26	32			51772		43736	
	Excess (if any) over 42.9M EURO x 0.03	33			5049		4037	
Sub-total G (32 - 33)		39			46723		39699	
Claims amount Sub-total G x reinsurance ratio (11.49)		41			45389		37884	
Higher of premiums amount and brought forward amount (11.54)		42			77611		94276	
General insurance capital requirement (higher of lines 41 and 42)		43			77611		94276	

Calculation of general insurance capital requirement - claims amount and result

Form 12

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

Long-term insurance business

	Company registration number	GL/UK/CM	Period ended			units
			day	month	year	
R12	21487	GL	31	12	2015	£000
			This financial year	Previous year		
			1	2		
Reference period (No. of months) See <i>INSPRU</i> 1.1.63R		11	12		12	
Claims paid in reference period		21				
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	1570			
	For insurance business accounted for on an accident year basis	23				
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24				
	For insurance business accounted for on an accident year basis	25				
Claims incurred in reference period (21+22+23-24-25)		26	1570			
Claims incurred for classes 11, 12 or 13 (included in 26)		27				
Claims incurred for "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + 1/2 27 - 2/3 28)		29	1570			
Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	1570			
Division of sub-total F (gross adjusted claims amount)	X 0.26	32	408			
	Excess (if any) over 42.9M EURO x 0.03	33				
Sub-total G (32 - 33)		39	408			
Claims amount Sub-total G x reinsurance ratio (11.49)		41	204			
Higher of premiums amount and brought forward amount (11.54)		42	125			
General insurance capital requirement (higher of lines 41 and 42)		43	204			

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

Global business

Financial year ended **31st December 2015**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			
	R13	21487	GL	31	12	2015	£000	1
							As at end of this financial year	As at end of the previous year
							1	2
Land and buildings				11				

Investments in group undertakings and participating interests

UK insurance dependants	shares	21		
	debts and loans	22		
Other insurance dependants	shares	23		12600
	debts and loans	24		
Non-insurance dependants	shares	25		
	debts and loans	26		
Other group undertakings	shares	27		
	debts and loans	28	204630	205444
Participating interests	shares	29		
	debts and loans	30		

Other financial investments

Equity shares		41		106
Other shares and other variable yield participations		42		
Holdings in collective investment schemes		43	141395	
Rights under derivative contracts		44		
Fixed interest securities	Approved	45	544465	345450
	Other	46		
Variable interest securities	Approved	47		
	Other	48		
Participation in investment pools		49		
Loans secured by mortgages		50		
Loans to public or local authorities and nationalised industries or undertakings		51		
Loans secured by policies of insurance issued by the company		52		
Other loans		53		
Bank and approved credit & financial institution deposits	One month or less withdrawal	54		
	More than one month withdrawal	55		
Other financial investments		56		

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

Global business

Financial year ended **31st December 2015**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			
	R13	21487	GL	31	12	2015	£000	1
							As at end of this financial year	As at end of the previous year
							1	2
Deposits with ceding undertakings				57		289389		329957
Assets held to match linked liabilities	Index linked			58				
	Property linked			59				

Reinsurers' share of technical provisions

Provision for unearned premiums	60		74		102
Claims outstanding	61		9400		15513
Provision for unexpired risks	62				
Other	63				

Debtors and salvage

Direct insurance business	Policyholders	71			
	Intermediaries	72			1314
Salvage and subrogation recoveries		73			
Reinsurance	Accepted	74			
	Ceded	75			
Dependants	due in 12 months or less	76			
	due in more than 12 months	77			
Other	due in 12 months or less	78			
	due in more than 12 months	79			

Other assets

Tangible assets	80				
Deposits not subject to time restriction on withdrawal with approved institutions	81		6156		38569
Cash in hand	82				
Other assets (particulars to be specified by way of supplementary note)	83				
Accrued interest and rent	84		5489		4209
Deferred acquisition costs (general business only)	85		21237		22304
Other prepayments and accrued income	86				98

Deductions from the aggregate value of assets	87				
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Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89		1222235		975666
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Analysis of admissible assets**Form 13
(Sheet 3)**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**Category of assets **Total other than Long-term insurance business assets**

Company registration number	GL/UK/CM	Period ended			Category of assets		
		day	month	year			
R13	21487	GL	31	12	2015	£000	1
				As at end of this financial year	As at end of the previous year		
				1	2		

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

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	91	1222235	975666
Admissible assets in excess of market and counterparty limits	92	46970	42256
Inadmissible assets directly held	93	8600	17895
Capital resources requirement deduction of regulated related undertakings	94		4200
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95		
Inadmissible assets of regulated related undertakings	96		200
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98		(1000)
Deferred acquisition costs excluded from line 89	99		
Reinsurers' share of technical provisions excluded from line 89	100		
Other asset adjustments (may be negative)	101		
Total assets determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (91 to 101)	102	1277805	1039217
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103		

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

Global business

Financial year ended **31st December 2015**Category of assets **Total Long-term insurance business assets**

	Company registration number	GL/UK/CM	Period ended			units	Category of assets	
			day	month	year			
	R13	21487	GL	31	12	2015	£000	10
							As at end of this financial year	As at end of the previous year
							1	2
Land and buildings				11				

Investments in group undertakings and participating interests

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

Other financial investments

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

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

Global business

Financial year ended **31st December 2015**Category of assets **Total Long-term insurance business assets**

	Company registration number	GL/UK/CM	Period ended			units	Category of assets	
			day	month	year			
	R13	21487	GL	31	12	2015	£000	10
							As at end of this financial year	As at end of the previous year
							1	2
Deposits with ceding undertakings				57		3459655		3573166
Assets held to match linked liabilities	Index linked			58				
	Property linked			59				

Reinsurers' share of technical provisions

Provision for unearned premiums	60		
Claims outstanding	61		
Provision for unexpired risks	62		
Other	63		

Debtors and salvage

Direct insurance business	Policyholders	71		
	Intermediaries	72		
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74	1384	
	Ceded	75		
Dependants	due in 12 months or less	76		
	due in more than 12 months	77		
Other	due in 12 months or less	78		
	due in more than 12 months	79		

Other assets

Tangible assets	80		
Deposits not subject to time restriction on withdrawal with approved institutions	81	2676	
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)	83		
Accrued interest and rent	84		
Deferred acquisition costs (general business only)	85		
Other prepayments and accrued income	86		

Deductions from the aggregate value of assets	87		
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Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89	3463715	3573166
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Analysis of admissible assets**Form 13
(Sheet 3)**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**Category of assets **Total Long-term insurance business assets**

Company registration number	GL/UK/CM	Period ended			units	Category of assets	
		day	month	year			
R13	21487	GL	31	12	2015	£000	10
				As at end of this financial year	As at end of the previous year		
				1	2		

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

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	91	3463715	3573166
Admissible assets in excess of market and counterparty limits	92	140505	48145
Inadmissible assets directly held	93		13115
Capital resources requirement deduction of regulated related undertakings	94		
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95		
Inadmissible assets of regulated related undertakings	96		
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98		
Deferred acquisition costs excluded from line 89	99		
Reinsurers' share of technical provisions excluded from line 89	100	1570	
Other asset adjustments (may be negative)	101	1255	2975
Total assets determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (91 to 101)	102	3607045	3637401
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103		

Long-term insurance business liabilities and margins

Form 14

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**Fund **Total Long-term insurance business**Units **£000**

		As at the end of this financial year	As at the end of the previous year
		1	2
Mathematical reserves, after distribution of surplus	11	3366707	3484473
Cash bonuses which had not been paid to policyholders prior to end of the financial year	12		
Balance of surplus / (valuation deficit)	13	55923	88693
Long term insurance business fund carried forward (11 to 13)	14	3422630	3573166
Claims outstanding	Gross	15	
	Reinsurers' share	16	
	Net (15-16)	17	
Provisions	Taxation	21	5883
	Other risks and charges	22	
Deposits received from reinsurers	23		
Creditors	Direct insurance business	31	
	Reinsurance accepted	32	25551
	Reinsurance ceded	33	1384
Debenture loans	Secured	34	
	Unsecured	35	
Amounts owed to credit institutions	36		
Creditors	Taxation	37	8267
	Other	38	
Accruals and deferred income	39		
Provision for "reasonably foreseeable adverse variations"	41		
Total other insurance and non-insurance liabilities (17 to 41)	49	41085	
Excess of the value of net admissible assets	51		
Total liabilities and margins	59	3463715	3573166
Amounts included in line 59 attributable to liabilities to related companies, other than those under contracts of insurance or reinsurance	61		
Amounts included in line 59 attributable to liabilities in respect of property linked benefits	62		
Total liabilities (11+12+49)	71	3407792	3484473
Increase to liabilities – DAC related	72		
Reinsurers' share of technical provisions	73	1570	
Other adjustments to liabilities (may be negative)	74	(42154)	(54323)
Capital and reserves and fund for future appropriations	75	239837	207251
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (71 to 75)	76	3607045	3637401

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

Global business

Financial year ended **31st December 2015**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R15	21487	GL	31	12	2015	£000
				As at the end of this financial year		As at the end of the previous year	
				1		2	

Technical provisions (gross amount)

Provision for unearned premiums		11		102810		102184
Claims outstanding		12		223908		276082
Provision for unexpired risks		13				
Equalisation provisions	Credit business	14				
	Other than credit business	15		6325		4588
Other technical provisions		16				
Total gross technical provisions (11 to 16)		19		333043		382854

Provisions and creditors

Provisions	Taxation	21				
	Other risks and charges	22				
Deposits received from reinsurers		31				
Creditors	Direct insurance business	41				
	Reinsurance accepted	42				
	Reinsurance ceded	43				293
Debenture loans	Secured	44				
	Unsecured	45				
Amounts owed to credit institutions		46				
Creditors	Taxation	47		(932)		
	Foreseeable dividend	48				
	Other	49		2700		6271
Accruals and deferred income		51		5365		4150
Total (19 to 51)		59		340176		393568
Provision for "reasonably foreseeable adverse variations"		61				
Cumulative preference share capital		62				
Subordinated loan capital		63				
Total (59 to 63)		69		340176		393568

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance		71				3600
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Amounts deducted from technical provisions for discounting		82		8037		13702
Other adjustments (may be negative)		83		(6325)		(4588)
Capital and reserves		84		951991		663939
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (69-82+83+84)		85		1277805		1039217

Profit and loss account (non-technical account)

Form 16

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

		Company registration number	GL/UK/CM	Period ended			units
		R16	21487	GL	day	month	year
					31	12	2015
							£000
					This financial year		Previous year
					1	2	
Transfer (to) / from the general insurance business technical account	From Form 20	11			(9971)		6801
	Equalisation provisions	12			(1737)		(3725)
Transfer from the long term insurance business revenue account		13					57178
Investment income	Income	14			13238		82890
	Value re-adjustments on investments	15					
	Gains on the realisation of investments	16					
Investment charges	Investment management charges, including interest	17			257		165
	Value re-adjustments on investments	18					
	Loss on the realisation of investments	19					
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			(23353)		32227
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29			(22080)		175206
Tax on profit or loss on ordinary activities		31			(947)		
Profit or loss on ordinary activities after tax (29-31)		39			(21133)		175206
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			(21133)		175206
Dividends (paid or foreseeable)		51			38664		2897105
Profit or loss retained for the financial year (49-51)		59			(59797)		(2721899)

General insurance business - summary of business carried on

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

Global business

Financial year ended **31st December 2015**

Category number	PRA return general insurance business reporting category	R20A	Company registration number	GL/UK/CM	Period ended			units
			21487	GL	day	month	year	
			1	2	31	12	2015	
			Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year		
				Reported	Incurred but not reported			
			1	2	3	4		
001	Total business	1	172528	169848	50739	102810		
002	Total primary (direct) and facultative business	2						
003	Total treaty reinsurance accepted business	3	172528	169848	50739	102810		
110	Total primary (direct) and facultative accident & health (category numbers 111 to 114)	4						
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5						
160	Primary (direct) and facultative household and domestic all risks.	6						
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7						
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8						
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9						
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10						
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11						
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12						
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13						
350	Total primary (direct) and facultative goods in transit	14						
400	Miscellaneous primary (direct) and facultative business	15						
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	16	826	6135	3265	74		
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17	171702	163713	47474	102736		
700	Miscellaneous treaty reinsurance accepted business	18						
	Total (lines 4 to 18)	20	172528	169848	50739	102810		

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

Global business

Financial year ended **31st December 2015**

Category number	PRA return general insurance business reporting category	Company registration number	GL/UK/CM	Period ended			units
				day	month	year	
				31	12	2015	
		R20A	21487	GL			£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				
112	HealthCare cash plans	22				
113	Travel	23				
114	Personal accident or sickness	24				
121	Private motor - comprehensive	25				
122	Private motor - non-comprehensive	26				
123	Motor cycle	27				
160	Household and domestic all risks (equals line 6)	28				
181	Assistance	29				
182	Creditor	30				
183	Extended warranty	31				
184	Legal expenses	32				
185	Mortgage indemnity	33				
186	Pet insurance	34				
187	Other personal financial loss	35				

PRIMARY (DIRECT) and FACULTATIVE COMMERCIAL LINES BUSINESS

221	Fleets	41				
222	Commercial vehicles (non-fleet)	42				
223	Motor other	43				
261	Commercial property	44				
262	Consequential loss	45				
263	Contractors or engineering all risks	46				
271	Employers liability	47				
272	Professional indemnity	48				
273	Public and products liability	49				
274	Mixed commercial package	50				
281	Fidelity and contract guarantee	51				
282	Credit	52				
283	Suretyship	53				
284	Commercial contingency	54				

General insurance business - summary of business carried on

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

Global business

Financial year ended **31st December 2015**

Category number	PRA return general insurance business reporting category	Company registration number	GL/UK/CM	Period ended			units			
				R20A	21487	GL		day	month	year
								31	12	2015
							£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: AVIATION, MARINE and TRANSPORT

331	Aviation liability	61				
332	Aviation hull	62				
333	Space and satellite	63				
341	Marine liability	64				
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				
350	Total primary (direct) and facultative goods in transit (equals line 14)	71				

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	281	3267	3088	
530	Non-proportional aviation	83				
540	Non-proportional marine	84	5	1289	78	
550	Non-proportional transport	85				
560	Non-proportional property	86	540	1579	99	74
570	Non-proportional liability (non-motor)	87				
580	Non-proportional financial lines	88				
590	Non-proportional aggregate cover	89				

PROPORTIONAL TREATY

610	Proportional accident & health	91	28963	1197	1833	11757
620	Proportional motor	92	77701	101288	18608	41595
630	Proportional aviation	93	(25)	302	340	
640	Proportional marine	94	28	164	38	40
650	Proportional transport	95	1611	740	596	544
660	Proportional property	96	52504	19185	4700	29779
670	Proportional liability (non-motor)	97	(21829)	36840	19266	8861
680	Proportional financial lines	98	23675	2360	1271	7079
690	Proportional aggregate cover	99	9074	1637	822	3081

TREATY REINSURANCE: MISCELLANEOUS

700	Miscellaneous treaty reinsurance accepted business	101				
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TOTAL (lines 21 to 101)		111	172528	169848	50739	102810
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General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

Total Business

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	R20	21487	GL	31	12	2015	£000	001
Items to be shown net of reinsurance				This financial year		Previous year		
				1				2
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			11		206259		448615
	Claims incurred (22. 17. 4)			12		145538		391392
	Claims management costs (22. 18. 4)			13		9511		14514
	Adjustment for discounting (22. 52. 4)			14				13702
	Increase in provision for unexpired risks (22. 19. 4)			15				
	Other technical income or charges (particulars to be specified by way of supplementary note)			16		42		1000
	Net operating expenses (22. 42. 4)			17		67573		50281
	Balance of year's underwriting (11-12-13+14-15+16-17)			19		(16321)		7130
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21		(35537)		
	Claims incurred (22. 13. 4)			22		(48480)		(19)
	Claims management costs (22. 14. 4)			23		440		
	Adjustment for discounting (22. 51. 4)			24		(5659)		
	Other technical income or charges (particulars to be specified by way of supplementary note)			25				
	Net operating expenses (22. 41. 4)			26		544		348
	Balance (21-22-23+24+25-26)			29		6300		(329)
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			31		50		
	Other technical income and charges (particulars to be specified by way of supplementary note)			32				
	Total			39		50		
Balance of all years' underwriting (19+29+39)				49		(9971)		6801
Allocated investment return				51				
Transfer to non-technical account (49+51)				59		(9971)		6801

General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	R20	21487	GL	31	12	2015	£000	003
Items to be shown net of reinsurance				This financial year		Previous year		
				1			2	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			11		206259		448615
	Claims incurred (22. 17. 4)			12		145538		391392
	Claims management costs (22. 18. 4)			13		9511		14514
	Adjustment for discounting (22. 52. 4)			14				13702
	Increase in provision for unexpired risks (22. 19. 4)			15				
	Other technical income or charges (particulars to be specified by way of supplementary note)			16		42		1000
	Net operating expenses (22. 42. 4)			17		67573		50281
	Balance of year's underwriting (11-12-13+14-15+16-17)			19		(16321)		7130
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21		(35537)		
	Claims incurred (22. 13. 4)			22		(48480)		(19)
	Claims management costs (22. 14. 4)			23		440		
	Adjustment for discounting (22. 51. 4)			24		(5659)		
	Other technical income or charges (particulars to be specified by way of supplementary note)			25				
	Net operating expenses (22. 41. 4)			26		544		348
	Balance (21-22-23+24+25-26)			29		6300		(329)
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			31		50		
	Other technical income and charges (particulars to be specified by way of supplementary note)			32				
	Total			39		50		
Balance of all years' underwriting (19+29+39)			49		(9971)		6801	
Allocated investment return			51					
Transfer to non-technical account (49+51)			59		(9971)		6801	

General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	R20	21487	GL	31	12	2015	£000	500
Items to be shown net of reinsurance				This financial year		Previous year		
				1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)		11		43		80	
	Claims incurred (22. 17. 4)		12					
	Claims management costs (22. 18. 4)		13					
	Adjustment for discounting (22. 52. 4)		14					
	Increase in provision for unexpired risks (22. 19. 4)		15					
	Other technical income or charges (particulars to be specified by way of supplementary note)		16		42		1000	
	Net operating expenses (22. 42. 4)		17		529		55	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19		(444)		1025	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)		21					
	Claims incurred (22. 13. 4)		22				(18)	
	Claims management costs (22. 14. 4)		23					
	Adjustment for discounting (22. 51. 4)		24					
	Other technical income or charges (particulars to be specified by way of supplementary note)		25					
	Net operating expenses (22. 41. 4)		26					
	Balance (21-22-23+24+25-26)		29				18	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)		31					
	Other technical income and charges (particulars to be specified by way of supplementary note)		32					
	Total		39					
Balance of all years' underwriting (19+29+39)			49		(444)		1043	
Allocated investment return			51					
Transfer to non-technical account (49+51)			59		(444)		1043	

General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA 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			
	R20	21487	GL	31	12	2015	£000	600
Items to be shown net of reinsurance				This financial year		Previous year		
				1			2	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			11		206216		448535
	Claims incurred (22. 17. 4)			12		145538		391392
	Claims management costs (22. 18. 4)			13		9511		14514
	Adjustment for discounting (22. 52. 4)			14				13702
	Increase in provision for unexpired risks (22. 19. 4)			15				
	Other technical income or charges (particulars to be specified by way of supplementary note)			16				
	Net operating expenses (22. 42. 4)			17		67044		50226
	Balance of year's underwriting (11-12-13+14-15+16-17)			19		(15877)		6105
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21		(35537)		
	Claims incurred (22. 13. 4)			22		(48480)		(1)
	Claims management costs (22. 14. 4)			23		440		
	Adjustment for discounting (22. 51. 4)			24		(5659)		
	Other technical income or charges (particulars to be specified by way of supplementary note)			25				
	Net operating expenses (22. 41. 4)			26		544		348
	Balance (21-22-23+24+25-26)			29		6300		(347)
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			31		50		
	Other technical income and charges (particulars to be specified by way of supplementary note)			32				
	Total			39		50		
Balance of all years' underwriting (19+29+39)				49		(9527)		5758
Allocated investment return				51				
Transfer to non-technical account (49+51)				59		(9527)		5758

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

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

Total Business

		Company registration number	GL/UK/CM	Period ended			units	Category number	
				day	month	year			
		R21	21487	GL	31	12	2015	£000	001
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		1		3		5			
In respect of risks incepted in previous financial years		11	(35465)		72		(35537)		
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years		12	4		4				
In respect of risks incepted in this financial year	For periods of less than 12 months	13							
	For periods of 12 months	14	106798	101192	712	74	106086	101118	
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	100275	1618	102		100173	1618	
Total (12 to 16)		19	207077	102810	818	74	206259	102736	

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

Form 21

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

		Company registration number		GL/UK/CM		Period ended			units	Category number
		R21	21487	GL	31	12	2015	£000	003	
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		1		3		5				
In respect of risks incepted in previous financial years		11	(35465)		72		(35537)			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	4		4					
In respect of risks incepted in this financial year	For periods of less than 12 months	13								
	For periods of 12 months	14	106798	101192	712	74	106086	101118		
	For periods of more than 12 months	15								
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	100275	1618	102		100173	1618		
Total (12 to 16)		19	207077	102810	818	74	206259	102736		

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

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

		Company registration number		GL/UK/CM		Period ended			units	Category number
		R21	21487	GL	31	12	2015	£000	500	
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		1		3		5				
In respect of risks incepted in previous financial years		11								
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	4	4						
In respect of risks incepted in this financial year	For periods of less than 12 months	13								
	For periods of 12 months	14	748	74	712	74	36			
	For periods of more than 12 months	15								
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	109	102		7				
Total (12 to 16)		19	861	74	818	74	43			

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

Form 21

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

		Company registration number		GL/UK/CM		Period ended			units	Category number
		R21	21487	GL	31	12	2015	£000	600	
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		1		3		5				
In respect of risks incepted in previous financial years		11	(35465)		72		(35537)			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12								
In respect of risks incepted in this financial year	For periods of less than 12 months	13								
	For periods of 12 months	14	106050	101118			106050	101118		
	For periods of more than 12 months	15								
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	100166	1618			100166	1618		
Total (12 to 16)		19	206216	102736			206216	102736		

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

Form 22

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

Total Business

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R22	21487	GL	31	12	2015	£000	001
			1	2	3		4		
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	270843	71985	145867		(52991)		
	Reinsurers' share	12	15628	1717	9400		(4511)		
	Net (11-12)	13	255215	70268	136467		(48480)		
	Claims management costs	14	3565	1835	2170		440		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		71460	74078		145538		
	Reinsurers' share	16							
	Net (15-16)	17		71460	74078		145538		
	Claims management costs	18		8360	1151		9511		
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	14841	43562	14340		44063		
	Other acquisition expenses	22	7403	14826	6897		15332		
	Administrative expenses	23		8722			8722		
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	22244	67110	21237		68117		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	13696		8037		(5659)		
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39	13696		8037		(5659)		
Split of line 29	Prior financial years	41		544			544		
	This financial year	42	22244	66566	21237		67573		
Split of line 39	Incidents occurring prior to this financial year	51	13696		8037		(5659)		
	Incidents occurring in this financial year	52							

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

Form 22

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA 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	21487	GL	31	12	2015	£000	003
		Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
		1	2	3		4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	270843	71985	145867		(52991)	
	Reinsurers' share	12	15628	1717	9400		(4511)	
	Net (11-12)	13	255215	70268	136467		(48480)	
	Claims management costs	14	3565	1835	2170		440	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		71460	74078		145538	
	Reinsurers' share	16						
	Net (15-16)	17		71460	74078		145538	
	Claims management costs	18		8360	1151		9511	
Provision for unexpired risks	19							
Net operating expenses	Commissions	21	14841	43562	14340		44063	
	Other acquisition expenses	22	7403	14826	6897		15332	
	Administrative expenses	23		8722			8722	
	Reinsurance commissions and profit participations	24						
	Total (21+22+23-24)	29	22244	67110	21237		68117	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	13696		8037		(5659)	
	Reinsurers' share	32						
	Claims management costs	33						
	Total (31-32+33)	39	13696		8037		(5659)	
Split of line 29	Prior financial years	41		544			544	
	This financial year	42	22244	66566	21237		67573	
Split of line 39	Incidents occurring prior to this financial year	51	13696		8037		(5659)	
	Incidents occurring in this financial year	52						

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

Form 22

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	R22	21487	GL	31	12	2015	£000	500
		Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
		1	2	3		4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	12776	21		9400		(3355)
	Reinsurers' share	12	12776	21		9400		(3355)
	Net (11-12)	13						
	Claims management costs	14						
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15						
	Reinsurers' share	16						
	Net (15-16)	17						
	Claims management costs	18						
Provision for unexpired risks	19							
Net operating expenses	Commissions	21						
	Other acquisition expenses	22						
	Administrative expenses	23		529				529
	Reinsurance commissions and profit participations	24						
	Total (21+22+23-24)	29		529				529
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		529				529
Split of line 39	Incidents occurring prior to this financial year	51						
	Incidents occurring in this financial year	52						

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

Form 22

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA 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	21487	GL	31	12	2015	£000	600
		Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
		1	2	3		4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	258067	71964	136467		(49636)	
	Reinsurers' share	12	2852	1696			(1156)	
	Net (11-12)	13	255215	70268	136467		(48480)	
	Claims management costs	14	3565	1835	2170		440	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		71460	74078		145538	
	Reinsurers' share	16						
	Net (15-16)	17		71460	74078		145538	
	Claims management costs	18		8360	1151		9511	
Provision for unexpired risks	19							
Net operating expenses	Commissions	21	14841	43562	14340		44063	
	Other acquisition expenses	22	7403	14826	6897		15332	
	Administrative expenses	23		8193			8193	
	Reinsurance commissions and profit participations	24						
	Total (21+22+23-24)	29	22244	66581	21237		67588	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	13696		8037		(5659)	
	Reinsurers' share	32						
	Claims management costs	33						
	Total (31-32+33)	39	13696		8037		(5659)	
Split of line 29	Prior financial years	41		544			544	
	This financial year	42	22244	66037	21237		67044	
Split of line 39	Incidents occurring prior to this financial year	51	13696		8037		(5659)	
	Incidents occurring in this financial year	52						

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

Form 23

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA 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	21487	GL	31	12	2015	£000	001					
		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 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	9	10	11	12	13
12	2015	11			71460	54661	19417			145538		206259		70.6
12	2014	12	145923	243793	62888	108750	27717	171046	72747	(44438)	8037	413061	(18.2)	83.6
12	2013	13			(18)							267		(6.7)
12	2012	14	451	18003	6580	7380		3589	7833	(4042)		29547	(22.5)	48.8
12	2011	15												
12	2010	16												
12	2009	17												
12	2008	18												
12	2007	19												
12	2006	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			141728	163411	47134	174635	80580	97058	8037			

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

Form 23

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA 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	21487	GL	31	12	2015	£000	003					
		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 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	9	10	11	12	13
12	2015	11			71460	54661	19417			145538		206259		70.6
12	2014	12	145923	243793	62888	108750	27717	171046	72747	(44438)	8037	413061	(18.2)	83.6
12	2013	13			(18)							267		(6.7)
12	2012	14	451	18003	6580	7380		3589	7833	(4042)		29547	(22.5)	48.8
12	2011	15												
12	2010	16												
12	2009	17												
12	2008	18												
12	2007	19												
12	2006	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			141728	163411	47134	174635	80580	97058	8037			

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

Form 23

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

Total Non-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	21487	GL	31	12	2015	£000	500					
		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 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	9	10	11	12	13
12	2015	11										43		
12	2014	12										63		
12	2013	13		(18)								267		(6.7)
12	2012	14										14		
12	2011	15												
12	2010	16												
12	2009	17												
12	2008	18												
12	2007	19												
12	2006	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29												

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

Form 23

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA 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	21487	GL	31	12	2015	£000	600					
		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 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	9	10	11	12	13
12	2015	11			71460	54661	19417			145538		206216		70.6
12	2014	12	145923	243793	62888	108750	27717	171046	72747	(44438)	8037	412998	(18.2)	83.6
12	2013	13												
12	2012	14	451	18003	6580	7380		3589	7833	(4042)		29533	(22.5)	48.8
12	2011	15												
12	2010	16												
12	2009	17												
12	2008	18												
12	2007	19												
12	2006	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			141728	163411	47134	174635	80580	97058	8037			

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

Form 24

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA 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	06	12	07	12	08	12	09	12	10	12	11	12	12	12	13	12	14	12	15	99	99	
Premiums written	Gross Amount	11																							(1)	(1)
	Reinsurers' share	12																								
	Net (11-12)	19																							(1)	(1)
Claims paid	Gross Amount	21																							27	27
	Reinsurers' share	22																								
	Net (21-22)	29																							27	27
Claims management costs		39																								
Net operating expenses	Commissions	41																							8	8
	Other acquisition expenses	42																								
	Administrative expenses	43																								
	Reinsurers' commissions and profit participations	44																								
	Payable net (41+42+43-44)	49																							8	8
Technical provisions	Brought forward	Undiscounted	51																						728	728
		Adjustment for discounting	52																							
	Carried forward	Undiscounted	53																						642	642
		Adjustment for discounting	54																							
	Increase (decrease) in the financial year (53-54-51+52)	59																							(86)	(86)
Balance on each underwriting year (19-29-39-49-59)		69																							50	50

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

Form 24

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA 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	06	12	07	12	08	12	09	12	10	12	11	12	12	12	13	12	14	12	15	99	99	
Premiums written	Gross Amount	11																							(1)	(1)
	Reinsurers' share	12																								
	Net (11-12)	19																							(1)	(1)
Claims paid	Gross Amount	21																							27	27
	Reinsurers' share	22																								
	Net (21-22)	29																							27	27
Claims management costs		39																								
Net operating expenses	Commissions	41																							8	8
	Other acquisition expenses	42																								
	Administrative expenses	43																								
	Reinsurers' commissions and profit participations	44																								
	Payable net (41+42+43-44)	49																							8	8
Technical provisions	Brought forward	Undiscounted	51																						728	728
		Adjustment for discounting	52																							
	Carried forward	Undiscounted	53																						642	642
		Adjustment for discounting	54																							
	Increase (decrease) in the financial year (53-54-51+52)	59																							(86)	(86)
Balance on each underwriting year (19-29-39-49-59)		69																							50	50

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

Form 24

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA 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	06	12	07	12	08	12	09	12	10	12	11	12	12	12	13	12	14	12	15	99	99	
Premiums written	Gross Amount	11																							(1)	(1)
	Reinsurers' share	12																								
	Net (11-12)	19																							(1)	(1)
Claims paid	Gross Amount	21																							27	27
	Reinsurers' share	22																								
	Net (21-22)	29																							27	27
Claims management costs		39																								
Net operating expenses	Commissions	41																							8	8
	Other acquisition expenses	42																								
	Administrative expenses	43																								
	Reinsurers' commissions and profit participations	44																								
	Payable net (41+42+43-44)	49																							8	8
Technical provisions	Brought forward	Undiscounted	51																						728	728
		Adjustment for discounting	52																							
	Carried forward	Undiscounted	53																						642	642
		Adjustment for discounting	54																							
	Increase (decrease) in the financial year (53-54-51+52)	59																							(86)	(86)
Balance on each underwriting year (19-29-39-49-59)		69																							50	50

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

Global business

Financial year ended **31st December 2015**

PRA 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	06	12	07	12	08	12	09	12	10	12	11	12	12	12	13	12	14	12	15	99	99	
		Company registration number		GL/UK/CM		Period ended		units		Category number																
	Reported claims outstanding	11																							302	302
	Reinsurers' share	12																								
	Claims incurred but not reported	13																							340	340
	Reinsurers' share	14																								
	Claims management costs	15																								
	Adjustment for discounting	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																							642	642
	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																							642	642

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

Form 25

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

Company registration number	GL/UK/CM	Period ended			units	Category number	
		day	month	year			
R25	21487	GL	31	12	2015	£000	003

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Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns			
		29	29	12	06	12	07	12	08	12	09	12	10	12	11	12	12	12	13	12	14	12	15	99	99		
Reported claims outstanding	Gross Amount	11																								302	302
	Reinsurers' share	12																									
Claims incurred but not reported	Gross Amount	13																								340	340
	Reinsurers' share	14																									
Claims management costs		15																									
Adjustment for discounting	Gross Amount	16																									
	Reinsurers' share	17																									
	Claims management costs	18																									
Allocation to / (from) another risk category of anticipated surplus		19																									
Balance of the fund		20																									
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																								642	642
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																								642	642

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

Form 25

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

Company registration number **R25** GL/UK/CM **GL** Period ended **31 12 2015** units **£000** Category number **600**

Underwriting year ended	Prior underwriting years	29		12 06		12 07		12 08		12 09		12 10		12 11		12 12		12 13		12 14		12 15		Total all columns			
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	99	99		
		29	29	12	06	12	07	12	08	12	09	12	10	12	11	12	12	12	13	12	14	12	15	99	99		
Reported claims outstanding	Gross Amount	11																							302	302	
	Reinsurers' share	12																									
Claims incurred but not reported	Gross Amount	13																								340	340
	Reinsurers' share	14																									
Claims management costs		15																									
Adjustment for discounting	Gross Amount	16																									
	Reinsurers' share	17																									
	Claims management costs	18																									
Allocation to / (from) another risk category of anticipated surplus		19																									
Balance of the fund		20																									
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																								642	642
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																								642	642

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **Euro**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Non-proportional motor

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code			
				day	month	year						
Month	Year	R26	21487	GL	31	12	2015	000	520	EUR		
		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)					
12	2015	11								6		
12	2014	12								5		
12	2013	13								22		
12	2012	14								8		
12	2011	15										
12	2010	16										
12	2009	17										
12	2008	18										
12	2007	19										
12	2006	20										
Prior accident years		21										
Reconciliation		22										
Total (11 to 22)		29										

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

Form 26
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **Euro**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Non-proportional motor

Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													
12	2004													
12	2003													

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2015**

PRA general insurance business reporting category

Non-proportional marine

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code					
				day	month	year								
Month	Year	R26	21487	GL	31	12	2015	000	540	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
12	2015	11										2		
12	2014	12										2		
12	2013	13										55		
12	2012	14										4		
12	2011	15												
12	2010	16												
12	2009	17												
12	2008	18												
12	2007	19												
12	2006	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29												

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

Form 26
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Non-proportional marine

Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													
12	2004													
12	2003													

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **Euro**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Non-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	21487	GL	31	12	2015	000	560	EUR		
		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)					
12	2015	11								26		
12	2014	12								20		
12	2013	13		(23)						41		(56.1)
12	2012	14								4		
12	2011	15										
12	2010	16										
12	2009	17										
12	2008	18										
12	2007	19										
12	2006	20										
Prior accident years		21										
Reconciliation		22										
Total (11 to 22)		29										

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

Global business

Currency **Euro**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Non-proportional property

Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													
12	2004													
12	2003													

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional accident & health

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code				
				day	month	year							
Month	Year	R26	21487	GL	31	12	2015	000	610	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
12	2015	11			18398	1004	1756	21158		28892		73.2	
12	2014	12	21397	3335	2562	193	77	1300	2035	(503)	32691	(15.1)	74.1
12	2013	13											
12	2012	14											
12	2011	15											
12	2010	16											
12	2009	17											
12	2008	18											
12	2007	19											
12	2006	20											
Prior accident years		21											
Reconciliation		22											
Total (11 to 22)		29			20960	1197	1833	1300	2035	20655			

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

Form 26
(continuation sheet)

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional accident & health

Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional motor

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code					
				day	month	year								
		R26	21487	GL	31	12	2015	000	620	GBP				
Month	Year	Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2015	11			28566	31839	8289			68694		77076		89.1
12	2014	12	62155	112251	33171	69449	10319	99236	13015	688	4415	190948	0.6	91.7
12	2013	13												
12	2012	14												
12	2011	15												
12	2010	16												
12	2009	17												
12	2008	18												
12	2007	19												
12	2006	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			61737	101288	18608	99236	13015	69382	4415			

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

Form 26
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional motor

Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA 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								
		R26	21487	GL	31	12	2015	000	660	GBP				
Month	Year	Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2015	11			14208	13008	3974			31190		52934		58.9
12	2014	12	32294	19128	11934	6177	726	14235	4893	(291)		77230	(1.5)	66.2
12	2013	13												
12	2012	14												
12	2011	15												
12	2010	16												
12	2009	17												
12	2008	18												
12	2007	19												
12	2006	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			26142	19185	4700	14235	4893	30899				

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

Form 26
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional property

Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2015**

PRA 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								
		R26	21487	GL	31	12	2015	000	660	USD				
Month	Year	Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2015	11												
12	2014	12												
12	2013	13												
12	2012	14	665	26534	9698	10878		5290	11546	(5958)		43528	(22.5)	48.8
12	2011	15												
12	2010	16												
12	2009	17												
12	2008	18												
12	2007	19												
12	2006	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29				10878		5290	11546	(5958)				

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

Form 26
(continuation sheet)

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional property

Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													
12	2004													
12	2003													

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional liability (excluding motor)

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	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 %				
				day	month	year				Reported (net)	Incurred but not reported (net)									
Month	Year	R26	21487	GL	31	12	2015	000	670	GBP	7	8	9	10	11	12	13			
12	2015	11									452	5676	3904				75.3			
12	2014	12	16966	101038							11574	31164	15362	51289	49749	(42938)	3622	72538	(42.5)	103.5
12	2013	13																		
12	2012	14																		
12	2011	15																		
12	2010	16																		
12	2009	17																		
12	2008	18																		
12	2007	19																		
12	2006	20																		
Prior accident years		21																		
Reconciliation		22																		
Total (11 to 22)		29				12026	36840	19266	51289	49749	(32906)	3622								

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

Form 26
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional liability (excluding motor)

Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional financial lines

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code					
				day	month	year								
		R26	21487	GL	31	12	2015	000	680	GBP				
Month	Year	Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2015	11			6058	1475	703			8236		22279		37.0
12	2014	12	6813	3392	1417	885	568	2096	1296	(522)		26740	(15.4)	36.2
12	2013	13												
12	2012	14												
12	2011	15												
12	2010	16												
12	2009	17												
12	2008	18												
12	2007	19												
12	2006	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			7475	2360	1271	2096	1296	7714				

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

Form 26
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional financial lines

Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional aggregate cover (i.e. more than one of the above)

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code					
				day	month	year								
		R26	21487	GL	31	12	2015	000	690	GBP				
Month	Year	Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2015	11			3451	933	532			4916		10027		49.0
12	2014	12	5256	3626	1461	704	290	2202	1424	(1171)		10400	(32.3)	74.1
12	2013	13												
12	2012	14												
12	2011	15												
12	2010	16												
12	2009	17												
12	2008	18												
12	2007	19												
12	2006	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			4912	1637	822	2202	1424	3745				

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

Form 26
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional aggregate cover (i.e. more than one of the above)

Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **Euro**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Non-proportional motor

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code						
				day	month	year									
		R27	21487	GL	31	12	2015	000	520	EUR					
Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13	
						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)						
12	2015	11					380			380		373		101.9	
12	2014	12		53		71	126	53		144		651	271.7	30.3	
12	2013	13		3994		1857	1981	2321	2577	(1060)		2798	(3.9)	137.2	
12	2012	14		3670	1879	2505	1702	2507	2577	(877)		1632	65.8	372.9	
12	2011	15													
12	2010	16													
12	2009	17													
12	2008	18													
12	2007	19													
12	2006	20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				4433	4189	4881	5154	(1413)					

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

Form 27
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **Euro**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Non-proportional motor

Accident year ended		Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %		
						Reported (gross)	Incurred but not reported (gross)						Reported (gross)	Incurred but not reported (gross)
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													
12	2004													
12	2003													

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Non-proportional marine

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code					
				day	month	year								
		R27	21487	GL	31	12	2015	000	540	GBP				
Month	Year	Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)					
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2015	11					5			5		5		100.0
12	2014	12										7		
12	2013	13			888				1000	(1000)		1376	(100.0)	
12	2012	14			2371	253	1289	72	1289	1126	(1054)	1083	(31.9)	149.0
12	2011	15												
12	2010	16												
12	2009	17												
12	2008	18												
12	2007	19												
12	2006	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29				1289	77	1289	2126	(2049)				

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

Form 27
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Non-proportional marine

Accident year ended		Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %		
						Reported (gross)	Incurred but not reported (gross)						Reported (gross)	Incurred but not reported (gross)
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													
12	2004													
12	2003													

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **Euro**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Non-proportional property

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code						
				day	month	year									
		R27	21487	GL	31	12	2015	000	560	EUR					
Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13	
		Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %	
12	2015	11					135			135		576		23.4	
12	2014	12										551			
12	2013	13		2101		974		995	82	(103)		3857	(53.6)	25.3	
12	2012	14		2242	1316	30	1168	1003		195		939	12.1	267.7	
12	2011	15													
12	2010	16													
12	2009	17													
12	2008	18													
12	2007	19													
12	2006	20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29			30	2142	135	1998	82	227					

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

Form 27
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **Euro**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Non-proportional property

Accident year ended		Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %		
						Reported (gross)	Incurred but not reported (gross)						Reported (gross)	Incurred but not reported (gross)
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													
12	2004													
12	2003													

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional accident & health

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %
				day	month	year				Reported (gross)	Incurred but not reported (gross)					
Month	Year															
12	2015	11														
12	2014	12	21397	3335		18398	1004	1756			21158			28892		73.2
12	2013	13				2562	193	77			(503)			32691	(15.1)	74.1
12	2012	14														
12	2011	15														
12	2010	16														
12	2009	17														
12	2008	18														
12	2007	19														
12	2006	20														
Prior accident years		21														
Reconciliation		22														
Total (11 to 22)		29				20960	1197	1833			1300	20655				

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for treaty reinsurance**Form 27**
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional accident & health

Accident year ended		Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %		
						Reported (gross)	Incurred but not reported (gross)							
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional motor

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %
				day	month	year				Reported (gross)	Incurred but not reported (gross)					
Month	Year															
12	2015	11														
12	2014	12	62155	112251		28566	31839	8289	99236	13015	688	4415	190948	0.6	91.7	
12	2013	13														
12	2012	14														
12	2011	15														
12	2010	16														
12	2009	17														
12	2008	18														
12	2007	19														
12	2006	20														
Prior accident years		21														
Reconciliation		22														
Total (11 to 22)		29				61737	101288	18608	99236	13015	69382	4415				

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

Form 27
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional motor

Accident year ended		Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %		
						Reported (gross)	Incurred but not reported (gross)						Reported (gross)	Incurred but not reported (gross)
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional property

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %
				day	month	year				Reported (gross)	Incurred but not reported (gross)					
Month	Year															
12	2015	R27	GL	31	12	2015	000	660	USD							
12	2014	21487														
12	2013															
12	2012	14														
12	2012	14		665	26534	12130	13377				6609	14430	(7662)	57001	(3.9)	45.9
12	2011	15														
12	2010	16														
12	2009	17														
12	2008	18														
12	2007	19														
12	2006	20														
Prior accident years		21														
Reconciliation		22														
Total (11 to 22)		29					13377				6609	14430	(7662)			

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

Form 27
(continuation sheet)

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional property

Accident year ended		Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %		
						Reported (gross)	Incurred but not reported (gross)						Reported (gross)	Incurred but not reported (gross)
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													
12	2004													
12	2003													

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional property

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %
				day	month	year				Reported (gross)	Incurred but not reported (gross)					
Month	Year															
12	2015	11														
12	2014	12	32294	19128		14208	13008	3974			31190			52934		58.9
12	2013	13				11934	6177	726			(291)			77230	(1.5)	66.2
12	2012	14														
12	2011	15														
12	2010	16														
12	2009	17														
12	2008	18														
12	2007	19														
12	2006	20														
Prior accident years		21														
Reconciliation		22														
Total (11 to 22)		29				26142	19185	4700			14235	4893	30899			

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

Form 27
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional property

Accident year ended		Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %		
						Reported (gross)	Incurred but not reported (gross)						Reported (gross)	Incurred but not reported (gross)
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional liability (excluding motor)

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code			Claims ratio %		
				day	month	year								
Month	Year													
		R27	21487	GL	31	12	2015	000	670	GBP				
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2015	11			452	5676	3904			10032		13317		75.3
12	2014	12	16966	101038	11574	31164	15362	51289	49749	(42938)	3622	72538	(42.5)	103.5
12	2013	13												
12	2012	14												
12	2011	15												
12	2010	16												
12	2009	17												
12	2008	18												
12	2007	19												
12	2006	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			12026	36840	19266	51289	49749	(32906)	3622			

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

Form 27
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional liability (excluding motor)

Accident year ended		Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %		
						Reported (gross)	Incurred but not reported (gross)						Reported (gross)	Incurred but not reported (gross)
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional financial lines

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %
				day	month	year				Reported (gross)	Incurred but not reported (gross)					
Month	Year															
12	2015	11														
12	2014	12	6813	3392		6058	1475	703			8236			22279		37.0
12	2013	13				1417	885	568	2096	1296	(522)			26740	(15.4)	36.2
12	2012	14														
12	2011	15														
12	2010	16														
12	2009	17														
12	2008	18														
12	2007	19														
12	2006	20														
Prior accident years		21														
Reconciliation		22														
Total (11 to 22)		29				7475	2360	1271	2096	1296	7714					

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for treaty reinsurance**Form 27**
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional financial lines

Accident year ended		Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)					
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional aggregate cover (i.e. more than one of the above)

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %			
				day	month	year				Reported (gross)	Incurred but not reported (gross)								
Month	Year	R27	21487	GL	31	12	2015	000	690	GBP	7	8	9	10	11	12	13		
12	2015	11									3451	933	532				49.0		
12	2014	12	5256	3626							1461	704	290	2202	1424	(1171)	10400	(32.3)	74.1
12	2013	13																	
12	2012	14																	
12	2011	15																	
12	2010	16																	
12	2009	17																	
12	2008	18																	
12	2007	19																	
12	2006	20																	
Prior accident years		21																	
Reconciliation		22																	
Total (11 to 22)		29				4912	1637	822	2202	1424	3745								

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for treaty reinsurance**Form 27**
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

Proportional aggregate cover (i.e. more than one of the above)

Accident year ended		Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %		
						Reported (gross)	Incurred but not reported (gross)							
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005													

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

Global business

Financial year ended **31st December 2015**

	Company registration number	GL/UK/CM	Period ended			
			day	month	year	
	R36	21487	GL	31	12	2015
Name of currency	Currency code		no. of units to £ sterling			
Euro	EUR		1.356800			
US dollar	USD		1.473900			

Equalisation provisions

Form 37

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

		Company registration number		GL/UK/CM	Period ended			units
		R37	21487		GL	day	month	
		1	2	3	4	5	6	7
Calculation of the maximum provision								
Total net premiums written in the previous 4 years	11	143251	7360	1057		291		
Net premiums written in the current year	12	56788	4064	3				
Maximum provision	13	10002	571	106		55	10734	

Calculation of the transfer to/from the provision

Equalisation provision brought forward	21						4588	
Transfers in	22	1704	122				1826	
Total abnormal loss	23			89				
Provisional transfers out	24			89			89	
Excess of provisional transfer out over fund available	25							
Provisional amount carried forward (21+22-24+25)	26						6325	
Excess, if any, of 26 over 13	27							
Equalisation provision carried forward (26-27)	28						6325	
Transfer in/(out) for financial year (28-21)	29						1737	

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

Global business

Financial year ended **31st December 2015**

		Company registration number		GL/UK/CM	Period ended			units
		R38	21487		day	month	year	
				GL	31	12	2015	£000
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)		
		1	2	3	4	5		
Other than credit business								
Net premiums earned	11	57340	4068	(10)				43
Claims incurred net of reinsurance	12	28444	1023	89				
Trigger claims value	13	41572	2949					43
Abnormal loss	19			89				
		Trigger claims ratio	72.5 %	72.5 %	95 %	25 %		100 %

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Credit business

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

Equalisation provisions technical account: Underwriting year accounting
Form 39

 Name of insurer **Aviva International Insurance Limited**

Global business

 Financial year ended **31st December 2015**

		Company registration number		GL/UK/CM	Period ended			units
		R39	21487	GL	day	month	year	
					31	12	2015	£000
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)		
		1	2	3	4	5		
Other than credit business								
Net premiums written	11			(1)				
Claims net of reinsurance	12			(59)				
Trigger claims value	13							
Abnormal loss	19							
		Trigger claims ratio	72.5%	72.5%	95%	25%	100%	

Credit business

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

Long-term insurance business: Revenue account**Form 40**

Name of insurer **Aviva International Insurance Limited**

Name and number of fund/Summary **Total Long-term insurance business**

Financial year ended **31st December 2015**

Units **£000**

	Financial year	Previous year
	1	2

Income

Earned premiums	11	145250	3374862
Investment income receivable before deduction of tax	12	28950	544373
Increase (decrease) in the value of non-linked assets brought into account	13	(77496)	(64235)
Increase (decrease) in the value of linked assets	14		
Other income	15		
Total income	19	96704	3855000

Expenditure

Claims incurred	21	206199	200801
Expenses payable	22	26891	23855
Interest payable before deduction of tax	23		
Taxation	24	14150	
Other expenditure	25		
Transfer to (from) non technical account	26		57178
Total expenditure	29	247240	281834

Business transfers-in	31		
Business transfers-out	32		
Increase (decrease) in fund in financial year (19-29+31-32)	39	(150536)	3573166
Fund brought forward	49	3573166	
Fund carried forward (39+49)	59	3422630	3573166

Long-term insurance business: Analysis of premiums

Form 41

Name of insurer **Aviva International Insurance Limited**Total business / subfund **Total Long-term insurance business**Financial year ended **31st December 2015**Units **£000**

	UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
	1	2	3	4	5

Gross

Regular premiums	11				
Single premiums	12	8324	135258	3052	146634
					3374862

Reinsurance - external

Regular premiums	13				
Single premiums	14				

Reinsurance - intra-group

Regular premiums	15				
Single premiums	16			1384	1384

Net of reinsurance

Regular premiums	17				
Single premiums	18	8324	135258	1668	145250
					3374862

Total

Gross	19	8324	135258	3052	146634	3374862
Reinsurance	20			1384	1384	
Net	21	8324	135258	1668	145250	3374862

Long-term insurance business: Analysis of claims

Form 42

Name of insurer **Aviva International Insurance Limited**Total business / subfund **Total Long-term insurance business**Financial year ended **31st December 2015**Units **£000**

	UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
	1	2	3	4	5

Gross

Death or disability lump sums	11	1	104		105	
Disability periodic payments	12					
Surrender or partial surrender	13	352	3994		4346	
Annuity payments	14	3148	195055	3545	201748	200801
Lump sums on maturity	15					
Total	16	3501	199153	3545	206199	200801

Reinsurance - external

Death or disability lump sums	21					
Disability periodic payments	22					
Surrender or partial surrender	23					
Annuity payments	24					
Lump sums on maturity	25					
Total	26					

Reinsurance - intra-group

Death or disability lump sums	31					
Disability periodic payments	32					
Surrender or partial surrender	33					
Annuity payments	34					
Lump sums on maturity	35					
Total	36					

Net of reinsurance

Death or disability lump sums	41	1	104		105	
Disability periodic payments	42					
Surrender or partial surrender	43	352	3994		4346	
Annuity payments	44	3148	195055	3545	201748	200801
Lump sums on maturity	45					
Total	46	3501	199153	3545	206199	200801

Long-term insurance business: Analysis of expenses

Form 43

Name of insurer **Aviva International Insurance Limited**Total business / subfund **Total Long-term insurance business**Financial year ended **31st December 2015**Units **£000**

	UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
	1	2	3	4	5

Gross

Commission - acquisition	11				
Commission - other	12				
Management - acquisition	13				
Management - maintenance	14	252	26639	26891	23855
Management - other	15				
Total	16	252	26639	26891	23855

Reinsurance - external

Commission - acquisition	21				
Commission - other	22				
Management - acquisition	23				
Management - maintenance	24				
Management - other	25				
Total	26				

Reinsurance - intra-group

Commission - acquisition	31				
Commission - other	32				
Management - acquisition	33				
Management - maintenance	34				
Management - other	35				
Total	36				

Net of reinsurance

Commission - acquisition	41				
Commission - other	42				
Management - acquisition	43				
Management - maintenance	44	252	26639	26891	23855
Management - other	45				
Total	46	252	26639	26891	23855

Long-term insurance business: Summary of new business**Form 46**Name of insurer **Aviva International Insurance Limited**

Total business

Financial year ended **31st December 2015**Units **£000**

	UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
	1	2	3	4	5

Number of new policyholders / scheme members for direct insurance business

Regular premium business	11				
Single premium business	12				
Total	13				

Amount of new regular premiums

Direct insurance business	21				
External reinsurance	22				
Intra-group reinsurance	23				
Total	24				

Amount of new single premiums

Direct insurance business	25				
External reinsurance	26				
Intra-group reinsurance	27	9736	158192	3334	171262
Total	28	9736	158192	3334	171262

Long-term insurance business: Analysis of new business**Form 47
(Sheet 1)**Name of insurer **Aviva International Insurance Limited**

Total business

Financial year ended **31st December 2015**Units **£000**

UK Life / Reinsurance accepted intra-group

Product code number	Product description	Regular premium business		Single premium business	
		Number of policyholders / scheme members	Amount of premiums	Number of policyholders / scheme members	Amount of premiums
1	2	3	4	5	6
395	Annuity non-profit (PLA)				9736

Long-term insurance business: Analysis of new business**Form 47
(Sheet 2)**Name of insurer **Aviva International Insurance Limited**

Total business

Financial year ended **31st December 2015**Units **£000**

UK Pension / Reinsurance accepted intra-group

Product code number	Product description	Regular premium business		Single premium business	
		Number of policyholders / scheme members	Amount of premiums	Number of policyholders / scheme members	Amount of premiums
1	2	3	4	5	6
390	Deferred annuity non-profit				3795
400	Annuity non-profit (CPA)				50915
401	Annuity non-profit (bulk transfer)				8234
405	Annuity non-profit (CPA impaired life)				6275
905	Index linked annuity (CPA)				2406
906	Index linked annuity (bulk transfer)				61413
907	Index linked deferred annuity				25154

Long-term insurance business: Analysis of new business**Form 47
(Sheet 3)**Name of insurer **Aviva International Insurance Limited**

Total business

Financial year ended **31st December 2015**Units **£000**

Overseas / Reinsurance accepted intra-group

Product code number	Product description	Regular premium business		Single premium business	
		Number of policyholders / scheme members	Amount of premiums	Number of policyholders / scheme members	Amount of premiums
1	2	3	4	5	6
395	Annuity non-profit (PLA)				1934
905	Index linked annuity (CPA)				16

Long-term insurance business: Analysis of new business**Form 47
(Sheet 4)**Name of insurer **Aviva International Insurance Limited**

Total business

Financial year ended **31st December 2015**Units **£000**

Overseas (AA - United Kingdom) / Reinsurance accepted external

Product code number	Product description	Regular premium business		Single premium business	
		Number of policyholders / scheme members	Amount of premiums	Number of policyholders / scheme members	Amount of premiums
1	2	3	4	5	6

Long-term insurance business: Analysis of new businessName of insurer **Aviva International Insurance Limited**

Total business

Financial year ended **31st December 2015**Units **£000**

Overseas (AA - United Kingdom) / Reinsurance accepted intra-group

Product code number	Product description	Regular premium business		Single premium business	
		Number of policyholders / scheme members	Amount of premiums	Number of policyholders / scheme members	Amount of premiums
1	2	3	4	5	6
330	Decreasing term assurance				1384

Long-term insurance business: Assets not held to match linked liabilities**Form 48**

Name of insurer **Aviva International Insurance Limited**

Financial year ended **31st December 2015**

Category of assets **Total Long-term insurance business assets**

Units **£000**

	Unadjusted assets	Economic exposure	Expected income from assets in column 2	Yield before adjustment	Return on assets in financial year
	1	2	3	4	5

Assets backing non-profit liabilities and non-profit capital requirements

Land and buildings	11				
Approved fixed interest securities	12				
Other fixed interest securities	13				
Variable interest securities	14				
UK listed equity shares	15				
Non-UK listed equity shares	16				
Unlisted equity shares	17				
Other assets	18	3463715	3463715	4.21	
Total	19	3463715	3463715	4.21	

Assets backing with-profits liabilities and with-profits capital requirements

Land and buildings	21				
Approved fixed interest securities	22				
Other fixed interest securities	23				
Variable interest securities	24				
UK listed equity shares	25				
Non-UK listed equity shares	26				
Unlisted equity shares	27				
Other assets	28				
Total	29				

Overall return on with-profits assets

Post investment costs but pre-tax	31				
Return allocated to non taxable 'asset shares'	32				
Return allocated to taxable 'asset shares'	33				

Long-term insurance business: Summary of mathematical reserves

Form 50

Name of insurer **Aviva International Insurance Limited**Total business / subfund **Total Long-term insurance business**Financial year ended **31st December 2015**Units **£000**

	UK Life 1	UK Pension 2	Overseas 3	Total Financial Year 4	Total Previous Year 5
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Gross

Form 51 - with-profits	11				
Form 51 - non-profit	12	52300	2676762	58592	2787654
Form 52	13				
Form 53 - linked	14				
Form 53 - non-linked	15				
Form 54 - linked	16				
Form 54 - non-linked	17	4553	574894	1176	580623
Total	18	56853	3251656	59768	3368277

Reinsurance - external

Form 51 - with-profits	21				
Form 51 - non-profit	22				
Form 52	23				
Form 53 - linked	24				
Form 53 - non-linked	25				
Form 54 - linked	26				
Form 54 - non-linked	27				
Total	28				

Reinsurance - intra-group

Form 51 - with-profits	31				
Form 51 - non-profit	32			1570	1570
Form 52	33				
Form 53 - linked	34				
Form 53 - non-linked	35				
Form 54 - linked	36				
Form 54 - non-linked	37				
Total	38			1570	1570

Net of reinsurance

Form 51 - with-profits	41				
Form 51 - non-profit	42	52300	2676762	57022	2786084
Form 52	43				
Form 53 - linked	44				
Form 53 - non-linked	45				
Form 54 - linked	46				
Form 54 - non-linked	47	4553	574894	1176	580623
Total	48	56853	3251656	58198	3366707

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profit contracts)**Form 51**
(Sheet 1)Name of insurer **Aviva International Insurance Limited**Total business / subfund **Total Long-term insurance business**Financial year ended **31st December 2015**Units **£000****UK Life / Gross**

Product code number 1	Product description 2	Number of policyholders / scheme members 3	Amount of benefit 4	Amount of annual office premiums 5	Nominal value of units 6	Discounted value of units 7	Other liabilities 8	Amount of mathematical reserves 9
395	Annuity non-profit (PLA)		3196		n/a	n/a	n/a	51586
400	Annuity non-profit (CPA)		83		n/a	n/a	n/a	636
440	Additional reserves non-profit OB				n/a	n/a	n/a	78

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profit contracts)**Form 51**
(Sheet 2)Name of insurer **Aviva International Insurance Limited**Total business / subfund **Total Long-term insurance business**Financial year ended **31st December 2015**Units **£000****UK Pension / Gross**

Product code number 1	Product description 2	Number of policyholders / scheme members 3	Amount of benefit 4	Amount of annual office premiums 5	Nominal value of units 6	Discounted value of units 7	Other liabilities 8	Amount of mathematical reserves 9
390	Deferred annuity non-profit		727		n/a	n/a	n/a	18104
400	Annuity non-profit (CPA)		171447		n/a	n/a	n/a	2433830
405	Annuity non-profit (CPA impaired life)		6145		n/a	n/a	n/a	195828
440	Additional reserves non-profit OB				n/a	n/a	n/a	29000

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profit contracts)**Form 51**
(Sheet 3)Name of insurer **Aviva International Insurance Limited**Total business / subfund **Total Long-term insurance business**Financial year ended **31st December 2015**Units **£000****Overseas / Gross**

Product code number 1	Product description 2	Number of policyholders / scheme members 3	Amount of benefit 4	Amount of annual office premiums 5	Nominal value of units 6	Discounted value of units 7	Other liabilities 8	Amount of mathematical reserves 9
390	Deferred annuity non-profit		2		n/a	n/a	n/a	26
395	Annuity non-profit (PLA)		1356		n/a	n/a	n/a	20743
400	Annuity non-profit (CPA)		2350		n/a	n/a	n/a	35819
405	Annuity non-profit (CPA impaired life)		20		n/a	n/a	n/a	349
440	Additional reserves non-profit OB				n/a	n/a	n/a	85

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profit contracts)**Form 51**
(Sheet 4)Name of insurer **Aviva International Insurance Limited**Total business / subfund **Total Long-term insurance business**Financial year ended **31st December 2015**Units **£000****Overseas (AA - United Kingdom) / Gross**

Product code number 1	Product description 2	Number of policyholders / scheme members 3	Amount of benefit 4	Amount of annual office premiums 5	Nominal value of units 6	Discounted value of units 7	Other liabilities 8	Amount of mathematical reserves 9
330	Decreasing term assurance		73544	1384	n/a	n/a	n/a	1570

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profit contracts)**Form 51**
(Sheet 5)Name of insurer **Aviva International Insurance Limited**Total business / subfund **Total Long-term insurance business**Financial year ended **31st December 2015**Units **£000****Overseas (AA - United Kingdom) / Reinsurance ceded intra-group**

Product code number 1	Product description 2	Number of policyholders / scheme members 3	Amount of benefit 4	Amount of annual office premiums 5	Nominal value of units 6	Discounted value of units 7	Other liabilities 8	Amount of mathematical reserves 9
330	Decreasing term assurance		73544	1384	n/a	n/a	n/a	1570

Long-term insurance business: Valuation summary of index linked contracts**Form 54
(Sheet 1)**Name of insurer **Aviva International Insurance Limited**Total business / subfund **Total Long-term insurance business**Financial year ended **31st December 2015**Units **£000****UK Life / Gross**

Product code number 1	Product description 2	Number of policyholders / scheme members 3	Amount of benefit 4	Amount of annual office premiums 5	Nominal value of units 6	Discounted value of units 7	Other liabilities 8	Amount of mathematical reserves 9
905	Index linked annuity (CPA)		123				4546	4546
915	Additional reserves index linked						7	7

Long-term insurance business: Valuation summary of index linked contracts**Form 54
(Sheet 2)**Name of insurer **Aviva International Insurance Limited**Total business / subfund **Total Long-term insurance business**Financial year ended **31st December 2015**Units **£000****UK Pension / Gross**

Product code number 1	Product description 2	Number of policyholders / scheme members 3	Amount of benefit 4	Amount of annual office premiums 5	Nominal value of units 6	Discounted value of units 7	Other liabilities 8	Amount of mathematical reserves 9
905	Index linked annuity (CPA)		22903				517168	517168
907	Index linked deferred annuity		1826				56855	56855
915	Additional reserves index linked						871	871

Long-term insurance business: Valuation summary of index linked contracts**Form 54
(Sheet 3)**Name of insurer **Aviva International Insurance Limited**Total business / subfund **Total Long-term insurance business**Financial year ended **31st December 2015**Units **£000****Overseas / Gross**

Product code number 1	Product description 2	Number of policyholders / scheme members 3	Amount of benefit 4	Amount of annual office premiums 5	Nominal value of units 6	Discounted value of units 7	Other liabilities 8	Amount of mathematical reserves 9
905	Index linked annuity (CPA)		47				1174	1174
915	Additional reserves index linked						2	2

Long-term insurance business - analysis of valuation interest rate**Form 57
(Sheet 1)**Name of insurer **Aviva International Insurance Limited**Total business / subfund **Total Long-term insurance business**Financial year ended **31st December 2015**Units **£000**

Product Group 1	Net mathematical reserves 2	Net valuation interest rate 3	Gross valuation interest rate 4	Risk adjusted yield on matching assets 5
Miscellaneous	30043			
OS L&GA NP Form 51	56937	3.60	3.60	3.71
OS L&GA NP Form 54	1174	3.19	3.19	3.30
UK L&GA NP Form 51	52221	3.60	3.60	3.71
UK L&GA NP Form 54	4546	3.19	3.19	3.30
UK Pens NP Form 51	2647762		3.60	3.71
UK Pens NP Form 54	574024		3.19	3.30
TOTAL	3366707	n/a	n/a	n/a

Long-term insurance business: distribution of surplus**Form 58**Name of insurer **Aviva International Insurance Limited**Total business / subfund **Total Long-term insurance business**Financial year ended **31st December 2015**Units **£000**

	Financial year 1	Previous year 2
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Valuation result

Fund carried forward	11	3422630	3573166
Bonus payments in anticipation of a surplus	12		
Transfer to non-technical account	13		57178
Transfer to other funds / parts of funds	14		
Subtotal (11 to 14)	15	3422630	3630344
Mathematical reserves	21	3366707	3484473
Surplus including contingency and other reserves held towards the capital requirements (deficiency) (15-21)	29	55923	145871

Composition of surplus

Balance brought forward	31	88693	
Transfer from non-technical account	32		
Transfer from other funds / parts of fund	33		
Surplus arising since the last valuation	34	(32770)	145871
Total	39	55923	145871

Distribution of surplus

Bonus paid in anticipation of a surplus	41		
Cash bonuses	42		
Reversionary bonuses	43		
Other bonuses	44		
Premium reductions	45		
Total allocated to policyholders (41 to 45)	46		
Net transfer out of fund / part of fund	47		57178
Total distributed surplus (46+47)	48		57178
Surplus carried forward	49	55923	88693
Total (48+49)	59	55923	145871

Percentage of distributed surplus allocated to policyholders

Current year	61		
Current year - 1	62		
Current year - 2	63		
Current year - 3	64		

Long-term insurance capital requirement

Form 60

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**Units **£000**

	LTICR factor	Gross reserves / capital at risk	Net reserves / capital at risk	Reinsurance factor	LTICR Financial year	LTICR Previous year
	1	2	3	4	5	6

Insurance death risk capital component

Life protection reinsurance	11	0.0%				
Classes I (other), II and IX	12	0.1%				
Classes I (other), II and IX	13	0.15%				
Classes I (other), II and IX	14	0.3%				
Classes III, VII and VIII	15	0.3%				
Total	16					

Insurance health risk and life protection reinsurance capital component

Class IV, supplementary classes 1 and 2 and life protection reinsurance	21				204	
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Insurance expense risk capital component

Life protection and permanent health reinsurance	31	0%					
Classes I (other), II and IX	32	1%	2786084	2786084	1.00	27861	29422
Classes III, VII and VIII (investment risk)	33	1%	580623	580623	1.00	5806	5423
Classes III, VII and VIII (expenses fixed 5 yrs +)	34	1%					
Classes III, VII and VIII (other)	35	25%					
Class IV (other)	36	1%					
Class V	37	1%					
Class VI	38	1%					
Total	39					33667	34845

Insurance market risk capital component

Life protection and permanent health reinsurance	41	0%					
Classes I (other), II and IX	42	3%	2786084	2786084	1.00	83583	88266
Classes III, VII and VIII (investment risk)	43	3%	580623	580623	1.00	17419	16269
Classes III, VII and VIII (expenses fixed 5 yrs +)	44	0%					
Classes III, VII and VIII (other)	45	0%					
Class IV (other)	46	3%					
Class V	47	0%					
Class VI	48	3%					
Total	49		3366707	3366707		101002	104535

Long term insurance capital requirement	51					134873	139380
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Returns under the Accounts and Statements Rules

Valuation report prepared by the actuarial function holder – IPRU (INS) Appendix 9.4

Name of Insurer Aviva International Insurance Limited

Global business

Financial year ended 31 December 2015

1. Introduction

- (1) The **valuation date** is 31 December 2015.
- (2) The previous valuation was completed with an effective date of 31 December 2014.
- (3) No interim valuations have been carried out.

2. Product Range

The product range originates predominantly from a Quota-Share reinsurance treaty between Aviva Annuity UK Limited (the Cedant) and Aviva International Insurance Limited (the Reinsurer), which became effective on 1st January 2014. Under this treaty, 10% of the net Liabilities of the Aviva Annuity UK Limited long-term fund are ceded to Aviva International Insurance Limited. The product range for the liabilities accepted by Aviva International Insurance Limited corresponds directly to that of Aviva Annuity UK Limited. Such product range broadly consists of immediate individual pension annuity, immediate individual life annuity, bulk purchase annuity (immediate and deferred), long term care immediate annuity and general insurance structured settlement annuity business. A small Quota-Share reinsurance treaty between Aviva S.p.A. (the Cedant) and Aviva International Insurance Limited (the Reinsurer) was implemented effective from 1st January 2015. This covers the reinsurance of traditional mortgage term business. Aviva International Insurance Limited retrocedes this business in its entirety to Aviva Re Limited.

3. Discretionary charges and benefits

- (1) Not applicable.
- (2) Not applicable.
- (3) Not applicable.
- (4) Not applicable.
- (5) Not applicable.
- (6) Not applicable.
- (7) Not applicable.
- (8) Not applicable.
- (9) Not applicable.
- (10) Not applicable.

4. Valuation basis

- (1) The conventional immediate and deferred annuity business is valued by discounting future benefit payments and maintenance expenses.

The mathematical reserve for inflation linked annuities is determined using a market-consistent inflation curve as the allowance for future increases in annuity payments. This is a change from 31 December 2014 where a single flat inflation rate was used (3.31% pa at 31 December 2014). This is consistent with the treatment of the matching assets. Some inflation linked annuities are subject to maximum and minimum percentage annual increases which are valued accordingly.

- (2) The following table gives the valuation interest rates at 31 December 2015 compared with those at 31 December 2014. Non-linked and index-linked liabilities are backed by different assets and hence have different valuation interest rates. The 31 December 2015 Index-linked yields quoted below are nominal yields, with annuity inflation modelled explicitly using an inflation curve based on swap rates. The 31 December 2014 Index-linked yields are real yields.

Returns under the Accounts and Statements Rules

Valuation report prepared by the actuarial function holder – IPRU (INS) Appendix 9.4**Name of Insurer** Aviva International Insurance Limited**Global business****Financial year ended** 31 December 2015

Product Group	Valuation interest rates	
	31/12/2015 %	31/12/2014 %
Non-linked pensions annuities	3.60	3.49
Non-linked life and general annuities	3.60	3.49
Index-linked pensions annuities	3.19	-0.49
Index-linked life and general annuities	3.19	-0.49
Bulk Purchase Annuities – Non-linked	3.60	3.49
Bulk Purchase Annuities – Index-linked	3.19	-0.49

- (3) In accordance with INSPRU 3.1.41R, a prudent adjustment for that part of the yield estimated to represent compensation for credit risk, was made to the gross yield on assets.

This adjustment took account of:

- Market margins of gross yield over the yields of risk-free investments of a similar term in the same currency, where available
- The reasonableness of the net-of-adjustment yields over the yields of risk-free investments of a similar term in the same currency, taking account of the points above
- The future outlook for credit risk experience
- The historic experience of credit risk for each of the major asset classes
- The need to take a prudent view of the above

The deductions for credit risk were:

Asset Category	31/12/2015	31/12/2014
Commercial mortgages	0.72%	0.72%
Healthcare mortgages (GPFC/PFI)	0.10%	0.10%
Non-linked equity release mortgages	0.97%	1.15%
RPI linked equity release mortgages	3.04%	3.42%
Index-linked property	1.16%	1.13%
Corporate Bonds – AAA	0.19%	0.19%
Corporate Bonds – AA	0.42%	0.37%
Corporate Bonds – A	0.64%	0.64%
Corporate Bonds – BBB	1.09%	1.07%
Corporate Bonds – BB	2.78%	2.67%
Corporate Bonds – B	6.91%	6.79%
Corporate Bonds – unrated	1.09%	1.07%
Private placements	See Note	See Note
Gilts and Swaps	0.00%	0.00%
Barclays liquidity swaps	0.01%	0.05%
Morgan Stanley Libor Generator	0.13%	0.30%
Infrastructure – Sodor	0.25%	n/a
Infrastructure – Ecotricity	0.23%	n/a

Returns under the Accounts and Statements Rules

Valuation report prepared by the actuarial function holder – IPRU (INS) Appendix 9.4

Name of Insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31 December 2015**

Note: Rating-specific deductions were applied to private placements in line with the corporate bond deductions in the above table.

In addition, supplementary reserves are held for credit risk in respect of healthcare / infrastructure mortgages. These are detailed in Section 8.

The valuation rate of interest used is net of a deduction of 0.022% pa which provides a prudent margin for cash flow reinvestment and disinvestment risk. This is an increase from the 0.02% used at 31 December 2014. In addition, a further deduction of 0.09% (Fixed Interest) and 0.08% (Index Linked) is made as required under INSPRU 3.1.28R.

- (4) Mortality is based on UK standard published tables with prudent allowance for current experience, and adjustments for improving longevity. The policyholders predominantly reside in the country of operation, except for business written in the Minor Sterling category.

In 2015 the base tables and the allowances for future mortality improvements were reviewed, resulting in revised assumptions for use at 31 December 2015. The base table assumptions include an adjustment for anti-selection that varies by individual year of entry.

Details are provided in the tables below.

Returns under the Accounts and Statements Rules

Valuation report prepared by the actuarial function holder – IPRU (INS) Appendix 9.4

Name of Insurer Aviva International Insurance Limited

Global business

Financial year ended 31 December 2015

The following tables summarise the underlying Aviva Annuity UK Limited individual annuity mortality basis and improvement rates:

Individual annuity business					
	Base table	31/12/2015		31/12/2014	
		Male %	Female %	Male %	Female %
Pension Annuity Pre 1997	PCMA00 / PCFA00	99.5	94.5	99.5	94.5
Pension Annuity 1997 to 2013		The base table percentages for the intervening years are in the range between those for Pre 1997 and 2014.		The base table percentages for the intervening years are in the range between those for Pre 1997 and 2014.	
Pension Annuity 2014		80.5	76.5	79.5	75.5
Pension Annuity 2015		91.5	87.0	n/a	n/a
General Annuity	IML00 / IFL00	98	98	98	98
Structured Settlements	ONS National Life Tables UK 2006-2008 adjusted	n/a	n/a	95	95
	ONS National Life Tables UK 2010-2012 adjusted	95	95	n/a	n/a
Improvement rates applied to Pension and General Annuities	CMI_2013	CMI_2013 (applicable from 2001)		CMI_2013 (applicable from 2001), plus a 0.5% constant addition from 2014 onwards	
		_M[2.25]	_F[2.0]	_M[1.75]	_F[1.5]
Improvement rates applied to Structured Settlements	ONS 2012-based National Population Projections improvement table, Principal Projection	100% of ONS improvements from 2013 plus an additional 0.5% pa from 2015 onwards		100% of ONS improvements from 2013 plus an additional 0.5% pa from 2014 onwards	

The mortality basis for long term care immediate annuities is based on the same base tables as general annuities with individual loadings as advised by the underwriters at the point of sale and an additional margin for prudence.

The mortality basis for enhanced annuity policies includes a reserve of £(3.5)m in respect of adjusting the modelled standard annuity basis to apply to enhanced annuity policies.

Returns under the Accounts and Statements Rules

Valuation report prepared by the actuarial function holder – IPRU (INS) Appendix 9.4**Name of Insurer Aviva International Insurance Limited****Global business****Financial year ended 31 December 2015**

The 2014 and 2015 mortality bases and improvement rates for ex-Provident Mutual business are set out in the table below:

Provident Mutual originated business					
	Base table	31/12/2015		31/12/2014	
		Male	Female	Male	Female
		%	%	%	%
Individual and Group business	PCMA00 / PCFA00	95	95.5	95	95.5
Improvement rates applied to both Individual and Group business	CMI_2013	CMI_2013 (applicable from 2001)		CMI_2013 (applicable from 2001), plus a 0.5% constant addition from 2014 onwards	
		_M[2.25]	_F[2.0]	_M[1.75]	_F[1.5]

The mortality basis for Bulk Purchase Annuity mortality in deferment is shown in the table below:

Bulk Purchase Annuity mortality in deferment					
	Base table	31/12/2015		31/12/2014	
		Male	Female	Male	Female
		%	%	%	%
Bulk Purchase Annuities	AMC00 (ultimate) / AFC00 (ultimate)	83.6	86	83.6	86
Improvement rates	CMI_2013	CMI_2013 (applicable from 2001)		CMI_2013 (applicable from 2001), plus a 0.5% constant addition from 2014 onwards	
		_M[2.25]	_F[2.0]	_M[1.75]	_F[1.5]

The mortality basis for Bulk Purchase Annuity mortality in payment is shown in the table below:

Bulk Purchase Annuity Mortality in Payment					
	Base table	31/12/2015		31/12/2014	
		Male	Female	Male	Female
		%	%	%	%
*Bulk Purchase Annuities	PCMA00 / PCFA00	87.8 to 114.1	83.3 to 106.4	87.8 to 114.1	83.3 to 106.4
Improvement rates	CMI_2013	CMI_2013 (applicable from 2001)		CMI_2013 (applicable from 2001), plus a 0.5% constant addition from 2014 onwards	
		_M[2.25]	_F[2.0]	_M[1.75]	_F[1.5]

* Note - The Bulk Purchase Annuity mortality rates are scheme-dependent.

No other allowance is made or reserve held in addition to the assumptions above, in respect of future anticipated changes in mortality due to possible changes in the incidence of disease or developments in medical science.

The resulting life expectancies from the valuation date for annuities in payment are shown in the table below at sample ages. Bulk Purchase Annuity life expectancies are shown for the average pensioner.

Returns under the Accounts and Statements Rules

Valuation report prepared by the actuarial function holder – IPRU (INS) Appendix 9.4

Name of Insurer Aviva International Insurance Limited

Global business

Financial year ended 31 December 2015

Expectations of life (years)	31/12/2015			
	Male		Female	
	65	75	65	75
Pension Annuity (Pre 1997)	24.8	15.2	27.0	17.1
Pension Annuity 1997 – 2014	The Expectations of Life for the intervening years are in the range between those for Pre 1997 and 2015.			
Pension Annuity 2015	25.6	15.8	27.7	17.7
General Annuity	25.0	15.2	27.3	17.0
Provident Mutual originated annuity	25.3	15.5	26.9	17.0
Bulk Purchase Annuities	24.9	15.3	27.1	17.2
Structured Settlements	22.8	14.1	25.5	16.2

Expectations of life (years)	31/12/2014			
	Male		Female	
	65	75	65	75
Pension Annuity (Pre 1997)	24.9	15.2	27.1	17.1
Pension Annuity 1997 – 2013	The Expectations of Life for the intervening years are in the range between those for Pre 1997 and 2014.			
Pension Annuity 2014	27.0	16.9	29.1	18.9
General Annuity	25.1	15.2	27.4	17.0
Provident Mutual originated annuity	25.4	15.5	27.0	17.0
Bulk Purchase Annuities	25.0	15.3	27.2	17.2
Structured Settlements	23.8	15.2	26.5	17.1

Life expectancies at age 65 for deferred annuities are shown in the table below at sample ages:

Expectations of life (years)	At Age 65			
	31/12/2015		31/12/2014	
	Male	Female	Male	Female
Bulk Purchase Annuities:				
Current Age 45	28.6	30.2	28.9	30.5
Current Age 55	26.8	28.7	26.9	28.9

(5) Not applicable.

Returns under the Accounts and Statements Rules

Valuation report prepared by the actuarial function holder – IPRU (INS) Appendix 9.4

Name of Insurer Aviva International Insurance Limited

Global business

Financial year ended 31 December 2015

- (6) The value of future maintenance expenses is calculated from current maintenance expense levels by broad category of business, increasing by future expense inflation over the lifetime of each contract. The following expense assumptions are based on the terms of the Management Services Agreement between Aviva Life Services UK Limited and Aviva Annuity UK Limited and increased by 10% in respect of project costs. Expense assumptions are shown for pension annuities only. The per-policy expenses are shown gross and no tax relief is assumed. Under the terms of the quota-share reinsurance treaty with Aviva Annuity UK Limited, the values quoted in the following table are 10% of the corresponding Aviva Annuity UK Limited values:

	Per policy expense £ per annum	
	2015	2014
Annuity non-profit CPA (400)	1.23	1.21
Annuity non-profit (bulk transfer) (401)	3.33	3.28

The assumed future inflation rate applying to maintenance expenses is 1.46% pa.

- (7) Not applicable.
- (8) Not applicable.
- (9) Not applicable.
- (10) The valuation interest rates are adjusted to allow for investment expenses based on actual investment charges incurred. There are no other material basis assumptions.
- (11) Under the terms of the quota-share reinsurance treaty with Aviva Annuity UK Limited, the Company has exposure to a 10% share of the following derivatives from Aviva Annuity UK Limited:

One interest rate swap provides fixed interest cash flows in exchange for variable interest cash flows from certain mortgage assets used to back long-term fixed interest liabilities. Five interest rate swaps are held in respect of matching asset and liability cash flows for fixed interest business, and provide long-term fixed interest cash flows in exchange for short and medium term cash flows.

Two swaps provide fixed interest cash flows in exchange for RPI linked cash flows from two corporate bond assets used to back long-term fixed interest liabilities. One hundred and two swaps are held to provide fixed interest cash flows in exchange for LIBOR cash flows, and these are used to back long-term fixed interest liabilities.

Sixty five fixed interest credit default swaps have been bought to hedge the risk of default on certain assets backing the liabilities. A further forty five fixed interest credit default swaps have been sold to actively manage the risk associated with certain counterparties.

The Company holds forty four currency swaps to hedge the risk of currency movements on corporate bonds denominated in US dollars (forty one) and Euros (three) backing liabilities denominated in Sterling.

Sixty five inflation swaps are held to hedge the risk of inflation arising from RPI and LPI linked liabilities, backed by fixed interest corporate bonds.

The valuation interest rate used to determine the value of long-term index linked liabilities is derived from the rate of interest that equates the discounted value of aggregate cash flows, including cash flows arising from each of the swaps, with the total market value of the asset portfolio, including the market value of each of the swaps.

Supplementary note 0201 gives details of the valuation interest rate approach.

- (12) There is no impact on mathematical reserves arising from changes in the INSPRU valuation rules effective from 31 December 2006.

Returns under the Accounts and Statements Rules

Valuation report prepared by the actuarial function holder – IPRU (INS) Appendix 9.4

Name of Insurer Aviva International Insurance Limited

Global business

Financial year ended 31 December 2015

5. Options and Guarantees

- (1) Not applicable.
- (2) Not applicable.
- (3) Not applicable.
- (4) Not applicable.

6. Expense Reserves

- (1) Based on the business accepted at 31 December 2015 under the terms of the quota-share reinsurance treaty with Aviva Annuity UK Limited, the reserving allowance for expenses during 2016 is £4.0m. All expenses have been treated as attributable.
- (2) The implicit reserving allowance for investment expenses of £2.6m (included in the above £4.0m) was estimated by applying the investment expense deductions by asset class assumed in the valuation interest rate calculation to the assets allocated to the valuation liabilities.
- (3) The 2015 total expenses in line 14 of Form 43 are £26.9m, representing a share of all income and expenses accepted from Aviva Annuity UK Limited, other than premiums, claims and investment returns. The reserving allowance for 2016 expenses in 6(1) above is £4.0m, which compares with investment and administration expenses of £6.3m within Line 14 of Form 43. The £2.3m difference is mainly driven by one-off accounting provisions and Solvency II project costs not present in the reserving allowance.
- (4) The costs of acquiring new business assumed in the next twelve months would be charged to the new business written.
- (5) An assessment has been made of the costs to the Company, if no new annuity business was accepted under the reinsurance from 12 months after the valuation date, and a reserve of £4.8m established in respect of the expense overruns within the Company which would consequentially arise. This reserve is in addition to the Company's 10% share of the reserve for the cost to UKA of closing to new business 12 months after the valuation date of £1.74m.
- (6) There are no expenses which have been treated as non-attributable.

7. Mismatching Reserves

- (1) Mathematical reserves for overseas business as reported in Forms 51 and 54 are all in respect of sterling liabilities. These are matched by sterling assets, except for £116.3m of US dollar bonds and £7.3m of Euro bonds, whose cash flows are converted into sterling using currency swaps.
- (2) There are no liabilities in non-sterling currencies.
- (3) No reserves are held for currency mismatching because there are no significant liabilities in currencies different from the matching assets.

Returns under the Accounts and Statements Rules

Valuation report prepared by the actuarial function holder – IPRU (INS) Appendix 9.4

Name of Insurer Aviva International Insurance Limited

Global business

Financial year ended 31 December 2015

(4) Two tests were applied at December 2015, in line with INSPRU 3.1.16R:

- (a) a rise in risk free interest yields for all outstanding terms of 20% of the long-term gilt yield, accompanied by a fall in property values of 20% plus a fall in rental income of 10%
- (b) a fall in risk free interest yields for all outstanding terms of 20% of the long-term gilt yield, accompanied by a fall in property values of 20% plus a fall in rental income of 10%

For those fixed interest securities that are not risk free, we assume the yield differential to risk free does not reduce in a resilience test.

The most onerous scenario as at 31 December 2015 was test (b).

(5) Two tests were applied at December 2015, in line with INSPRU 3.1.23R, for the assets invested outside of the UK. For Aviva International Insurance Limited the only significant territory is the US, in which the holding of corporate bonds makes up approximately 3.0% of the overall portfolio of assets backing liabilities.

- (a) a rise in risk free interest yields for all outstanding terms of 20% of the long-term US risk free yield
- (b) a fall in risk free interest yields for all outstanding terms of 20% of the long-term US risk free yield

For those fixed interest securities that are not risk free, we assume the yield differential to risk free does not reduce in a resilience test.

The most onerous scenario as at 31 December 2015 was test (b).

(6) The assets and liabilities have been revalued on this interest basis as set out in (4) and (5) above.

- (a) The calculations have led to a resilience capital requirement of £1.1m.
- (b) The aggregate value of liabilities increased by £185.8m.
- (c) The aggregate value of assets increased by £184.7m.

(7) The valuation liabilities include an allowance of a 0.022% pa deduction from the valuation interest rate for duration mismatch as mentioned in section 4(3). No further reserve is required to satisfy INSPRU 1.1.34R.

8. Additional Special Reserves

A reserve to cover potential data quality issues is established at a level of 0.15% of the reserve for future annuity payments and expenses. The data quality reserve is £5.0m.

A reserve of £9.3m is held for additional credit risk in respect of healthcare / infrastructure mortgages.

9. Reinsurance

- (1) The Company has no facultative reinsurance.
- (2) The Company has no financing arrangements.
- (3) The Company reinsures the risks ceded from its Quota-Share reinsurance treaty with Aviva S.p.A. to Aviva Re Limited. Aviva Re Limited is an entity within the Aviva Group. Reinsurance premiums on this contract were £1,384K in 2015 (2014 nil), and reserves £1,570K at the end of 2015 (2014 nil)

10. Reversionary bonus

Not relevant. The Company has no with profits business.

Returns under the Accounts and Statements Rules

Additional information as required by rule 9.25 of the Accounts and Statements Rules**Name of insurer** Aviva International Insurance Limited**Global business****Financial year ended** 31st December 2015

Reinsurer details As required by rule 9.25; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
Tower Insurance Company Of New York 120 Broadway New York NY 10271	None	72	-	-	-	-	
Aviva Re Limited Canon's Court 22 Victoria Street Hamilton HM EX Bermuda	Controlled by Aviva plc	-	32	-	-	8,770	includes IBNR
Endurance Speciality Insurance Ltd Wellesley House 90 Pitts Bay Road Pembroke HM 08 Bermuda	None	-	124	-	-	287	includes IBNR
Amlin AG Switzerland Claredon House 2 Church Street Hamilton HM11 Bermuda	None	-	155	-	-	-	
Everest Re (Bermuda) Ltd Wessex House 2nd Floor 45 Reid Street Hamilton HM DX HAMILTON Bermuda	None	-	-	-	-	343	includes IBNR
New Reinsurance Company Rue de l'Athenee 6-8 Case Postale 3504 Geneva Switzerland CH-1211	None	-	247	-	-	-	includes IBNR
The New India Assurance Co. Ltd., 87 M.G. Road, Fort, Mumbai 400 001, India.	None	-	54	-	-	-	
Hamilton Re Wellesley House North, 1st Floor, 90 Pitts Bay Road, Pembroke HM08, Bermuda	None	-	52	-	-	-	

Returns under the Accounts and Statements Rules

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

There are no major facultative reinsurers.

Returns under the Accounts and Statements Rules

Additional information as required by rule 9.27 of the Accounts and Statements Rules**Name of insurer** Aviva International Insurance Limited**Global business****Financial year ended** 31st December 2015

Reinsurer details As required by rule 9.27; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Comments
Aviva Annuity UK Limited 2 Rougier Street, York, YO90 1UU	Controlled by Aviva plc	145,300		3,601,300	-	
Aviva Insurance Ltd Pitheavlis, Perth, PH2 0HN	Controlled by Aviva plc	171,588		289,367	5,668	

Returns under the Accounts and Statements Rules

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

SUMMARY OF REINSURANCE ARRANGEMENTS

1. Property Per Event Catastrophe Cover

1.1: Group Catastrophe Excess of Loss Reinsurance Programme (Italy)

1.2: Group Catastrophe Excess of Loss Reinsurance Programme (Poland)

2. Property Per Risk Cover

2.1: Aviva Property Per Risk Excess of Loss Programme (Italy Layers)

2.2 Aviva Property Per Risk Excess of Loss Programme (Poland Layers)

3. Casualty - Section

3.1: Aviva Casualty Excess of Loss Programme (Poland Layer 1 Motor)

3.2: Aviva Casualty Excess of Loss Programme (Poland Layer 1 Liability)

3.3: Aviva Casualty Excess of Loss Programme (Poland Layer 2 & 3)

3.4: Aviva Casualty Excess of Loss Programme (Poland Layer 4)

4. Marine Covers

4.1: Aviva Marine Excess of Loss Reinsurance Programme (Poland)

5. Maximum net probable losses

6. Reinsurance Premiums Analysis

Returns under the Accounts and Statements Rules

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

1. Property Per Event Catastrophe Covers

1.1: Group Catastrophe Excess of Loss Reinsurance Programme (Italy)

Type of Business Covered: Personal & Commercial Property insurance and reinsurance
 Type of Cover: Property Catastrophe Per Event Excess of Loss Reinsurance
 Business Reinsured: Italian business portfolio

From Ground up Cover - €120m
 Deductible - €10.0m
 Reinstatements Layer 1 = 1 free
 Layer 2 = 2 free shared

Comments - None

Period of Cover: 01/04/2015 - 31/03/2016

1.2: Group Catastrophe Excess of Loss Reinsurance Programme (Poland)

Type of Business Covered: Personal & Commercial Property insurance and reinsurance
 Type of Cover: Property Catastrophe Per Event Excess of Loss Reinsurance
 Business Reinsured: Polish business portfolio

From Ground up Cover - €45m
 Deductible - €1m
 Reinstatements Layer 1 = 1 free
 Layer 2 = 1 free shared
 Layer 3 = 2 free shared

Comments - None

Period of Cover: 01/04/2014 - 31/03/2015

Returns under the Accounts and Statements Rules

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

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2015

2. Property Risk Cover

2.1: Aviva Property Per Risk Excess of Loss Programme (Italy Layers)

Type of Business Covered: insurance and reinsurance	Commercial Property, Engineering and Contract Works
Type of Cover:	Property Per Risk Excess of Loss Reinsurance
Business Reinsured:	Italian business portfolio
From Ground up Cover	- €100.0m
Deductible	- €10m
Reinstatements	Layer 1 = 2 free shared Layer 2 = 1 free shared Layer 3 = 2 free shared
Comments	- None
Period of Cover:	01/01/2015 - 31/12/2015

2.2: Aviva Property Per Risk Excess of Loss Programme (Poland Layers)

Type of Business Covered: insurance and reinsurance	Commercial Property Engineering and Contract Works
Type of Cover:	Property Per Risk Excess of Loss Reinsurance
Business Reinsured:	Polish business portfolio
From Ground up Cover	- €100.0m
Deductible	- €0.75m
Reinstatements	- Layer 1 = €6m annual aggregate limit (aal) shared Layer 2 = 2 free shared Layer 3 = 2 free shared Layer 4 = 4 free shared Layer 5 = 2 free shared Layer 6 = 1 free shared
Comments	- None
Period of Cover:	01/01/2015 - 31/12/2015

Returns under the Accounts and Statements Rules

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

3. Casualty Section

3.1: Aviva Casualty Excess of Loss Programme (Poland Layer 1 Motor)

Type of Business Covered:	Motor
Type of Cover:	Casualty Excess of Loss Reinsurance
Business Reinsured:	Polish business portfolio
From Ground up Cover	- €2.5m
Deductible	- €1.0m
Reinstatements	- 600% aal (Terrorism 100% aal)
Comments	- None
Period of Cover:	01/01/2015 - 30/06/2016

3.2: Aviva Casualty Excess of Loss Programme (Poland Layer 1 Liability)

Type of Business Covered:	Employers Liability, Public and Products Liability
Type of Cover:	Casualty Excess of Loss Reinsurance
Business Reinsured:	Polish business portfolio
From Ground up Cover	- €2.5m
Deductible	- €0.5m
Reinstatements	- 600% aal (Terrorism 100% aal)
Comments	- None
Period of Cover:	01/01/2015 - 30/06/2016

Returns under the Accounts and Statements Rules

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

3.3: Aviva Casualty Excess of Loss Programme (Poland Layer 2 & 3)

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

Type of Cover: Casualty Excess of Loss Reinsurance

Business Reinsured: Polish business portfolio

From Ground up Cover - €15.0m
 Deductible - €2.5m
 Reinstatements - 500% aal
 (Layer 2= Terrorism 100% aal)

Comments - None

Period of Cover: 01/01/2015 - 30/06/2016

3.4: Aviva Casualty Excess of Loss Programme (Poland Layer 4)

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

Type of Cover: Casualty Excess of Loss Reinsurance

Business Reinsured: Polish business portfolio

From Ground up Cover - €Unlimited
 Deductible - €15m
 Reinstatements - Unlimited free

Comments - None

Period of Cover: 01/01/2015 - 30/06/2016

Returns under the Accounts and Statements Rules

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

4. Marine Covers

4.1: Group Marine Excess of Loss Reinsurance Programme (Poland)

Type of Business Covered:	Marine insurance and reinsurance
Type of Cover:	Marine Excess of Loss Reinsurance
Business Reinsured:	Polish business portfolio
From Ground up Cover	- £50.0m
Deductible	- £0.75m
Reinstatements	- Layer 1 = 2 @ 100% ap Layer 2 = 2 free shared Layer 3 – 4 2 @ 100% ap Layer 5 – 5 – 1 @100% ap
Comments	- None
Period of Cover:	01/01/2015 – 31/12/2015

Returns under the Accounts and Statements Rules

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

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2015

5. Maximum net probable losses

Italy and Poland (100% reinsured externally)

Property:

Per Event £nil

Per Risk £nil

Casualty:

Motor £nil

Personal Accident £nil

Marine £nil

Returns under the Accounts and Statements Rules

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

6. Reinsurance Premiums Analysis

Combined categories	Facultative	Non-facultative	Total
	£000	£000	£000
Non-proportional motor (520)	-	280	280
Non-proportional marine (540)	-	5	5
Non-proportional property (560)	-	541	541
Proportional property (660)	72	-	72
Total	72	826	898

Returns under the Accounts and Statements Rules

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2015**

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

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

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

Returns under the Accounts and Statements Rules

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

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2015

We certify that:

(a) the return has been properly prepared in accordance with the requirements in IPRU(INS), GENPRU and INSPRU;

(b) we are satisfied that throughout the financial year, the insurer has complied in all material respects with the requirements of the Fundamental Rule, SYSC as well as the provisions of IPRU(INS), GENPRU and INSPRU.

The statement required by IPRU(INS) Appendix 9.6 paragraph 1(1)(b)(ii) in respect of compliance since the end of the financial year with the requirements in SYSC, Fundamental Rules and the provisions of IPRU(INS), GENPRU and INSPRU and ongoing compliance has not been provided. This is because the current regulatory regime has been replaced as from 1 January 2016, the commencement date of Solvency II, so the firm is subject to a new regulatory regime.

(c) in our opinion premiums for contracts entered into during the financial year and the resulting income earned are sufficient, under reasonable actuarial methods and assumptions, and taking into account the other financial resources of the insurer that are available for the purpose, to enable the insurer to meet its obligations in respect of those contracts and, in particular, to establish adequate mathematical reserves;

(d) the sum of the mathematical reserves and the deposits received from reinsurers as shown in Form 14 constitutes proper provision at the end of the financial year in question for the long-term insurance liabilities (including all liabilities arising from deposit back arrangements, but excluding other liabilities which had fallen due before the end of the financial year) including any increase in those liabilities arising from a distribution of surplus as a result of an actuarial investigation as at that date into the financial condition of the long-term insurance business;

(e) we have, in preparing the return, taken and paid due regard to:

(i) Advice from every actuary appointed by the insurer to perform the actuarial function in accordance with SUP 4.3.13R.

Thomas Stoddard, Director

Judith Buttigieg, Director

Derek Wright, Director

30th March 2016

Returns under the Accounts and Statements Rules

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

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2015

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 Prudential Regulation Authority under section 137G of the Financial Services and Markets Act 2000:

- Forms 1 to 3, 11 to 16, 20 to 27, 36 to 43, 48, 58 and 60, including the supplementary notes, on pages 1 to 110 ('the Forms') and 135 to 143;
- the statements required by IPRU(INS) rules 9.25, 9.26, 9.27 and 9.29 on pages 120 to 122 and 144 ('the statements'); and
- the valuation report required by IPRU(INS) rule 9.31 on pages 111 to 119 ('the valuation report').

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

- Forms 46, 47, 50, 51, 54 and 57 (including the supplementary notes) on pages 92 to 108;
- the statements required by IPRU(INS) rules 9.30, 9.32, and 9.32A on page 145 and pages 123 to 131; and
- the certificate required by IPRU(INS) rule 9.34(1) on page 132.

Respective responsibilities of the insurer and its auditors

The insurer is responsible for the preparation of an annual return (including the Forms, the statements and the valuation report) under the provisions of the Rules. The requirements of the Rules have been modified by directions issued and treated as issued under section 138A of the Financial Services and Markets Act 2000 on 22nd September 2014 and 4th January 2013. Under IPRU(INS) rule 9.11 the Forms, the statements and the valuation report 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. The methods and assumptions determined by the insurer and used to perform the actuarial investigation as set out in the valuation report are required to reflect appropriately the requirements of INSPRU 1.2.

It is our responsibility to form an independent opinion as to whether the Forms, the statements and the valuation report 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, the statements and the valuation report 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.

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, the statements and the valuation report. 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, the statements and the valuation report.

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, the statements and the valuation report are free from material misstatement, whether caused by fraud or other irregularity or error and comply with IPRU(INS) rule 9.11.

In accordance with IPRU(INS) rule 9.35(1A), to the extent that any document, Form, statement, analysis or report to be examined under IPRU(INS) rule 9.35(1) contains amounts or information abstracted from the actuarial investigation performed pursuant to IPRU(INS) rule 9.4, we have obtained and paid due regard to advice from a suitably qualified actuary who is independent of the insurer.

Opinion

In our opinion:

- (i) the Forms, the statements and the valuation report 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; and
- (ii) the methods and assumptions determined by the insurer and used to perform the actuarial investigation as set out in the valuation report appropriately reflect the requirements of INSPRU 1.2.

PricewaterhouseCoopers LLP
Chartered Accountants

30th March 2016

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.

Legislation in the United Kingdom governing the preparation and dissemination of insurance annual returns may differ from legislation in other jurisdictions.

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2015

0101 *0201* MODIFICATION TO THE RETURN

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

The PRA, on the application of the firm, made a direction under section 138A of the Financial Services and Markets Act 2000 in September 2014. The effect of the direction is to modify the provisions of INSPRU 3.1.35R and IPRU(INS) Appendix 9.3 so that a more appropriate rate of interest is used for assets taken in combination.

0103 *0203* QUOTA-SHARE REINSURANCE

Effective from 1st January 2014, the Company entered into a quota-share reinsurance arrangement with its fellow subsidiaries of Aviva plc, Aviva Annuity UK Limited (UKA) and Aviva Insurance Limited (AIL).

Under the terms of the Quota Share reinsurance 10% of the Long Term fund of UKA has been reinsured to the Company. As part of this arrangement, the Company received a Reinsurance Premium of £145m (2014: £3,375m), but the entire 2015 premium (2014: £3,144m of the premium) has been immediately deposited back with UKA as collateral, which has been recognised in Form 13 category 10 at Line 57.

During the year, a proportionate 10% share of new business premiums, claims, investment returns and expenses of UKA have been ceded to the Company. Included within this reinsurance, are Index Linked Liabilities of £581m which have been included in mathematical reserves of the company and accordingly within index linked liabilities on Form 54. As the assets backing the reinsurance are effectively covered by the deposit with UKA, no index linked assets have been shown for this reinsurance on Form 13 Line 58 and accordingly no Form 56 is presented.

Under the terms of the quota-share with AIL, 5% of the General Insurance Business of AIL has been reinsured to the Company. As part of this arrangement, the Company received a Reinsurance premium of £172m (2014: £552m) from AIL, but the entire premium has been immediately deposited back with AIL as collateral, with assets for this recognised in Form 13 category 1 at Line 57. The amount due accrues interest, included within net investment income, set at a rate linked to the Company's net investment returns.

On 1 January 2016 the Company entered into new reinsurance arrangements with both UKA and AIL, whereby it increased its level of reinsurance of UKA's liabilities from 10% to 25%, and its reinsurance of AIL's liabilities from 5% to 50%.

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return**Aviva International Insurance Limited****Global business****Financial year ended 31st December 2015*****0301* NET ADMISSIBLE ASSET RECONCILIATION**

	2015	2014
	£'000	£'000
Form 13, line 89 (Long term business)	3,463,715	3,573,166
Form 13, line 89 (Other than Long term business)	1,222,235	975,666
Form 14, lines 11, 12 and 49	(3,407,792)	(3,484,473)
Form 15, line 69	(340,176)	(393,568)
Net admissible assets	937,982	670,791
Add back capital requirement of regulated undertakings	-	4,200
	<u>937,982</u>	<u>674,991</u>
Total capital resources after deductions (Form 3, line 79)	<u>937,982</u>	<u>674,991</u>

***0310* VALUATION DIFFERENCES**

	2015	2014
	£'000	£'000
a) Positive valuation differences in respect of assets where valuation in GENPRU and INSPRU exceeds the valuation that the firm uses for external financial reporting purposes		
– Deferred tax asset	-	13,115
b) Negative valuation differences in respect of assets where valuation in GENPRU and INSPRU is lower than the valuation that the firm uses for external financial reporting purposes		
– Deposits with ceding undertakings	(1,255)	(16,090)
Negative valuation differences in respect of liabilities where valuation in GENPRU and INSPRU exceeds the valuation that the firm uses for external financial reporting purposes		
– Mathematical reserves	(36,271)	(54,323)
– Equalisation provision gross of deferred taxes	(6,325)	(4,588)
– Deferred tax provision	(5,883)	
Valuation difference included in Form 3, line 35	<u>(49,734)</u>	<u>(61,886)</u>

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

	2015
	£'000
Form 3, line 12, Column 4	491,190
Less :	
Loss retained in other than Long-term fund (Form 16, line 59 column 1)	(59,797)
Less: Reduction in investment valuation reserve	(3,693)
Add :	
Change in equalisation provision (movement in Form 15, line 15)	1,737
Profit retained for Long-term fund (movement in Form 14 line 75)	32,586
Rounding	(195)
Profit and loss account and other reserves at the end of this financial year (Form 3, line 12 column 3)	<u>461,828</u>

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return**Aviva International Insurance Limited****Global business****Financial year ended 31st December 2015*****1111* *1211* *1202* DIFFERENCES IN COMPARATIVES**

Forms 11 (Long term business) and 12 (Long term business) are for Italian life protection reinsurance business written from 1st January 2015, and were not in the prior year return. Therefore the comparative numbers for the Reinsurance ratio in Form 11.49.2 (Long term business) and the Reference period in Form 12.11.2 (Long term business) should not be taken into account when comparing to the prior year return.

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

At 31st December 2015, the aggregate values of the following types of investments were held by the Company:

1. Unlisted investments, comprising debt and equity securities	£nil (2014 £106k)
2. Listed investments which are not readily realisable	£nil (2014 £nil)
3. Holdings in non-authorised collective investment schemes	£nil (2014 £nil)
4. Reversionary interests or remainders in property other than land and buildings	£nil (2014 £nil)

***1304* *1310* SET OFF POLICY**

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

***1305* *1319* MAXIMUM COUNTERPARTY EXPOSURE**

The maximum permitted direct shareholder counterparty exposure to any non-sovereign counterparty in Aviva International Insurance Limited is £25m. This limit was not exceeded at any point during the year. Including the indirect exposures in the ceding companies, the maximum shareholder counterparty exposure to any non-sovereign counterparty is £486m to the European Investment Bank, and £123m in respect of other non-sovereign counterparties.

***1318* OTHER ASSET ADJUSTMENTS**

	2015	2014
	Category 10	Category 10
	£'000	£'000
Revaluation of deposits with ceding undertakings	1,255	16,090
Revaluation of tax from IFRS to PRA basis	-	(13,115)
Amounts included in Form 13, line 101 (long term business)	<u>1,255</u>	<u>2,975</u>

***1401* *1501* PROVISION FOR REASONABLY FORESEEABLE ADVERSE VARIATIONS**

The methods and assumptions disclosed in the valuation report, under IPRU (INS) Appendix 9.4, appropriately allow for the determination of any adjustment or provision pursuant to GENPRU 1.3.30R to GENPRU 1.3.33R and INSPRU 3.2.17R to INSPRU 3.2.18R, together with a review by senior management of positions that are valued using third party valuations or by marking to model.

No other adjustment or provision is required in respect of a provision for reasonably foreseeable adverse variations. Management has considered current market conditions when valuing investments in accordance with IFRS. No derivative contracts were held at 31st December 2015.

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return**Aviva International Insurance Limited****Global business****Financial year ended 31st December 2015*****1402* *1502* CONTINGENT LIABILITIES**

- a) Subject to updating Aviva international Insurance Limited's ("All") charges register to reflect the removal of a limited number of historic charges, in relation to which All has no liability, there are no charges over the assets of All.
- b) At 31 December 2015, the Company has no un-provided capital gains tax liability. There are 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) The company has no contingent liabilities in relation to uncertainty over claims provisions or asbestos, pollution and social environmental hazards.
- d) The company has no guarantees, indemnities or contractual commitments at 31 December 2015. As at 31 December 2014, All had guaranteed the payment of principal, and interest thereon of the £200m 9.5% guaranteed bonds issued by its ultimate parent company, Aviva plc. These bonds were redeemed early during the course of 2015.
- e) There are no fundamental uncertainties.

***1405* OTHER ADJUSTMENTS TO LIABILITIES**

	2015	2014
	£'000	£'000
Adjustment to mathematical reserve	(36,271)	(54,323)
Revaluation of tax from IFRS to PRA basis	(5,883)	-
Amounts included in Form 14, line 74	<u>(42,154)</u>	<u>(54,323)</u>

***1507* OTHER ADJUSTMENTS TO LIABILITIES**

	2015	2014
	£'000	£'000
Claims equalisation provision	(6,325)	(4,588)
Amounts included in Form 15, line 83	<u>(6,325)</u>	<u>(4,588)</u>

***1601* EXCHANGE RATES**

Assets and liabilities are converted into sterling at rates of exchange ruling at 31st December 2015. 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 International Insurance Limited****Global business****Financial year ended 31st December 2015*****1603* OTHER INCOME AND CHARGES**

Other income and charges comprises:

	2015	2014
	£'000	£'000
Impairment of investment in subsidiaries	-	(2,500)
Commission income	231	975
Expense recharge	(5,476)	(4,187)
Profit/(Loss) on disposal of subsidiaries	-	37,939
Loss on disposal of joint ventures	(15,852)	-
Other expense	(2,105)	
Foreign exchange	(151)	
Total (Form 16, line 21)	<u>(23,353)</u>	<u>32,227</u>

Profit on disposal of subsidiaries in 2014 arose as a result of the transfer of the Company's subsidiary, Aviva Powszechne Towarzystwo Emerytalne Aviva BZ WBK S.A. to a fellow subsidiary, Aviva Towarzystwo Ubezpieczen na Zycie S.A.

Loss on disposal of joint ventures in the current year relates to the transfer of the Company's 51% stake in joint venture partnerships with Bank Zachodni WBK in Poland for life and general insurance businesses to a fellow subsidiary, Aviva International Holdings Ltd.

***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 Aviva Insurance 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 included in risk category 520 and 620 for non-proportional and proportional contracts respectively.

***20Ae* FACULTATIVE BUSINESS**

The amount of gross written premiums included on Form 20A in category 002 in respect of facultative business is £nil.

***20Ag* HOME FOREIGN AND OVERSEAS BUSINESS**

Analysis of gross written premiums between overseas, home foreign and other UK is as follows:

Risk category £'000	Overseas business			Home foreign business	Other UK business	Total
	Italy	Poland	USA			
520 - Non-proportional motor	-	275	-	-	-	275
540 - Non-proportional marine	-	4	-	-	-	4
560 - Non-proportional property	111	436	-	-	-	547
660 - Proportional property	-	-	72	-	-	72
Total	111	715	72	-	-	898

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2015

20Aj UNUSED AUTHORISATION CLASSES

In respect of authorisation classes 5 and 11, no new contracts of insurance have been written by the Company since 2003. In respect of all other authorisation classes 1 (excluding 1(p)), 2, 4, 7, and 13 to 18, no new contracts of insurance have been written by the Company since November 2011.

2000 FORMS OMITTED

Form 20 (Category numbers 002 and 330) has been omitted because it would otherwise be blank.

2005 OTHER TECHNICAL INCOME OR CHARGES

Other technical income relates to exchange gains on technical balances. The income in 2014 related to a release of technical provision held at 31 December 2013 of £1,000 thousand.

2007 *4009* MATERIAL CONNECTED PARTY TRANSACTIONS (RULE 9.39)

QUOTA SHARE ARRANGEMENT

On 1st January 2014 the Company commenced a quota share reinsurance arrangement with its fellow Group undertakings, Aviva Insurance Limited (AIL) and Aviva Annuity UK Limited (UKA), the key terms of which are a 5% and 10% respective cession rate on premiums, claims and expense costs applied in respect of that underwriting year.

The premiums, claims and expenses which have been reinsured into the Company under the arrangement in 2015 are:

Cedant	2015	2015
	£'000	£'000
	AIL	UKA
Premium earned	170,678	145,250
Claims incurred	(116,651)	(206,199)
Fee and commission expenses and operating expenses	(67,305)	(26,891)
Net result	<u>(13,278)</u>	<u>(87,840)</u>

As at 31st December 2015, the balances in the statement of financial position relating to this arrangement are:

	2015	2015
	£'000	£'000
	AIL	UKA
Insurance liabilities	309,207	3,355,288
Receivables arising out of accepted (after admissibility restrictions)	289,389	3,463,715
Deferred acquisition costs relating to insurance	21,237	-

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2015

OTHER INTRA-GROUP INSURANCE AND REINSURANCE CONTRACTS

The following table summarises material intra-group contracts were written during 2015:

Transacting counterparty	Relationship	Gross premiums	Profit	Receivable at year-end
		£'000	£'000	£'000
Aviva Italia S.p.A (Italy)	Fellow subsidiary	112	12	37
Aviva Towarzystwo Ubezpieczen Ogolnych SA (Poland)	Fellow subsidiary	714	31	61

During 2015, Aviva International Insurance Limited purchased reinsurance protection from Aviva Re Ltd costing £0.8m (2014: £0.6m). Profit on this contract totalled £nil (2014: £nil). Balances due from Aviva Re Ltd as at 31st December 2015 totalled £nil (2014: £nil).

CAPITAL AND OTHER FUNDING

The Company has provided a secured loan to Aviva Group Holdings Limited, its parent company, the balance outstanding was £200m as at 31st December 2015 (2014: £200m). This loan accrues interest at 308 base points above 12 month LIBOR, during the year £8.1m of interest was accrued and due to the Company as at 31st December 2015. Settlement of the loan is to be received in cash at maturity in December 2042. This facility has been secured by a legal charge against the ordinary share capital of Aviva Insurance Limited.

The following material dividend transactions took place during 2015:

Received By	Paid By	Relationship	Amount £m	Transaction
Aviva International Insurance Ltd	Aviva Powszechne Towarzystwo Emerytalne Aviva BZ WBK SA (Poland Pensions)	Company/ Subsidiary	0.9	Dividend
Aviva Group Holdings Ltd	Aviva International Insurance Ltd	Parent/ Company	38.6	Dividend

OTHER EXPENSES

Amounts recharged to the Company by Group companies are as follows:

- Aviva Central Services UK Limited £4,812k in relation to staff and other expense recharges; and
- Aviva plc £664k in relation to corporate costs.

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2015

2101 *2201* *2301* *2401* *2601* *2701* BROUGHT FORWARD AMOUNTS

Some of the brought forward amounts shown in Forms 21.001 to 21.600, 22.001 to 22.600, 23.001 to 23.600, 24.001 to 24.600, 25.001 to 25.600, 26.520 to 26.690 and 27.520 to 27.690 have been restated from the corresponding carried forward amounts included in the previous year's return due to the reconversion of foreign currency amounts at a different rate of exchange.

2102 UNEARNED PREMIUMS

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

2202 *2404* CLAIMS MANAGEMENT COSTS

Claims management costs represent indirect overhead costs incurred in respect of maintaining settlement functions. These costs include both charges by third parties and an attribution of the Company's own expenses, such as salaries and related costs of employees. Provision has been made at the year end for all claims management costs to cover the anticipated future costs of negotiating and settling claims which have been incurred, whether reported or not. 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. 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 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 2015 and 2014, no investment income has needed to be taken into account.

2402 ADOPTION OF UNDERWRITING YEAR ACCOUNTING

Underwriting year accounting has been adopted for reporting category Proportional Treaty Accepted (600). This is due to the reporting in the cedant company, AIL.

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2015

2407 UNDERWRITING YEAR BUSINESS

The allocation of business to year is determined by the year in which the risk is incepted.

4702 UK AND OVERSEAS ANNUITIES

UK Life and Overseas new immediate annuities are all assumed to be 395 Annuity non-profit (PLA) contracts and not to arise as a result of any funds held within a pension arrangement.

5705 YIELDS TO WHICH RISK ADJUSTMENT IS APPLIED

Form 57 Column 5 includes yields after risk adjustment, in accordance with INSPRU 3.1.35R.

The following table shows the yields to which the risk adjustment was applied (after the deduction of investment expense allowances):

	Risk adjusted yield on matching assets (Form 57 Column 5)	Yield before risk adjustment
UK L&GA NP Form 51	3.71	4.36
UK Pens NP Form 51	3.71	4.36
OS L&GA NP Form 51	3.71	4.36
UK L&GA NP Form 54	3.30	4.06
UK Pens NP Form 54	3.30	4.06
OS L&GA NP Form 54	3.30	4.06

Returns under the Accounts and Statements Rules

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

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2015

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

Derivatives will only be used in accordance with guidelines issued by the Prudential Regulation 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 consistent with the terms of the Aviva Derivatives Escalation Framework, with prior Group approval where required. 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 consistent with the terms of the Aviva Derivatives Escalation Framework, with prior Group approval where required. 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. No contracts were entered into during the financial year.
- (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; and as such there was no requirement to hold a significant provision under INSPRU 3.2.17R. However the Company is exposed to a 10% share of derivatives within the UKA long term fund, as discussed in Appendix 9.4 section 4 (11). UKA held no derivatives during the financial year which required a significant provision under INSPRU 3.2 17R, and where appropriate all contracts held by UKA fell within the definition of a permitted derivatives contract.
- (e) During the financial year the Company granted no rights under derivative contracts for a fixed consideration.

Returns under the Accounts and Statements Rules

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

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2015

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

At 31st December 2015, Aviva plc held all the issued share capital of Aviva Group Holdings Limited, and Aviva Group Holdings Limited held all of the issued share capital in the Company.