# **Aviva International Insurance Limited**

# Annual FSA Insurance Returns for the year ended 31st December 2009



(Appendices 9.1, 9.2, 9.5, 9.6)

# **Aviva International Insurance Limited**

# Year ended 31st December 2009

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# **Aviva International Insurance Limited**

# Year ended 31st December 2009

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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 2009

Adjusted solo solvency calculation					
Company GL registration UK number CM	1	day	month	year	units
R1 21487	GL	31	12	2009	£000
•		this fi	t end of inancial /ear	the pi	end of revious ear
Capital resources	_				
Capital resources arising outside the long-term insurance fund	11		8883649		8606925
Capital resources allocated towards long-term insurance business arising outside the long-term nsurance fund	12				
Capital resources available to cover general insurance business capital resources requirement (11-12)	13		8883649		8606925
Guarantee fund					
Guarantee fund requirement	21		5726179		7168265
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22		3157470		1438660
Minimum capital requirement (MCR)					
General insurance capital requirement	31		632338		710360
Base capital resources requirement	33		3128		2518
Individual minimum capital requirement	34		632338		710360
Capital requirements of regulated related undertakings	35		5515400		6931478
Minimum capital requirement (34+35)	36		6147738		7641838
Excess (deficiency) of available capital resources to cover 50% of MCR	37		5809780		4786006
Excess (deficiency) of available capital resources to cover 75% of MCR	38		4272846		2875546
Capital resources requirement (CRR)					
Capital resources requirement	41		6147738		7641838
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42		2735911		965087
Contingent liabilities					
Quantifiable contingent liabilities in respect of other than long-term insurance business as show	<sup>1</sup> 51		1748000		1826000

Covering sheet to Form	1			Form 1
Name of insurer	Aviva Internationa	I Insurance Limited		
Global business				
Financial year ended	31st December 20	09		
		Andrew Moss	Director	
		Patrick Regan	Director	
		Mark Hodges	Director	

# **Components of capital resources**

Form 3 (Sheet 1)

Name of insurer Aviva International Insurance Limited

Global business

_		Company registration number	GL/ UK/ CM	day	month	year	units
	R3	21487	GL	31	12	2009	£000
		General insurance business	Long-term insurance business	er	al as at the nd of this incial year	en	as at the d of the ious year
		1	2		3		4
Core tier one capital							
Permanent share capital	11	7650430			7650430	)	7650430
Profit and loss account and other reserves	12	7453570			7453570	)	5601680
Share premium account	13	2639000			2639000	)	3639890
Positive valuation differences	14						
Fund for future appropriations	15						
Core tier one capital in related undertakings	16	(1599000)			(159900	0)	(1627301)
Core tier one capital (sum of 11 to 16)	19	16144000			16144000	)	15264699
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	16144000			16144000	)	15264699
Investments in own shares	32						
Intangible assets	33	19600			1960		17000
Amounts deducted from technical provisions for discounting	34	276995			27699	5	286032
Other negative valuation differences	35	284900			284900	)	187100
Deductions in related undertakings	36	4279976			4279970	3	4827221
Deductions from tier one (32 to 36)	37	4861471			486147	1	5317353
Total tier one capital after deductions (31-37)	39	11282529			11282529	9	9947346

# **Components of capital resources**

Form 3 (Sheet 2)

Name of insurer Aviva International Insurance Limited

Global business

		Company registration number	GL/ UK/ CM	day	month	year	units
	R3	21487	GL	31	12	2009	£000
		General insurance business 1	Long-term insurance business	er	al as at the nd of this ancial year	enc	as at the d of the ous year
Tier two capital	<u>'</u>			'			
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	107000			107000	)	183100
Upper tier two capital (44 to 47)	49	107000			107000	)	183100
Fixed term preference shares	51						
Other tier two instruments	52						
Lower tier two capital in related undertakings	53	304800			304800	)	92600
Lower tier two capital (51+52+53)	59	304800			304800	)	92600
Total tier two capital before restrictions (49+59)	61	411800			411800	<u></u>	275700
Excess tier two capital	62						
Further excess lower tier two capital	63						
Total tier two capital after restrictions, before deductions (61-62-63)	69	411800			41180	)	275700

# **Components of capital resources**

Form 3 (Sheet 3)

Name of insurer Aviva International Insurance Limited

Global business

		Company registration number	GL/ UK/ CM	day	month	year	units
Γ	R3	21487	GL	31	12	2009	£000
		General insurance business 1	Long-term insurance business	er	al as at the nd of this incial year	en	as at the d of the ous year
Total capital resources	١.					1	
Positive adjustments for regulated non-insurance related undertakings	71						
Total capital resources before deductions (39+69+71)	72	11694329			1169432	:9	10223046
Inadmissible assets other than intangibles and own shares	73	1622200			162220	0	472600
Assets in excess of market risk and counterparty limits	74	1188480			118848	0	1143521
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	8883649			888364	.9	8606925
Available capital resources for GENPRU/INSPRU tests							
Available capital resources for guarantee fund requirement	81	8883649			888364	.9	8606925
Available capital resources for 50% MCR requirement	82	8883649			888364	.9	8606925
Available capital resources for 75% MCR requirement	83	8883649			888364	.9	8606925
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 2009

General insurance business

	r	Company egistration number	GL/ UK/ CM		day	month	year	units
	R11	21487	GL		31	12	2009	£000
					This fir		_	vious ear
						1		2
Gross premiums written			1	1		2774872		4194952
Premiums taxes and levies (included in line	11)		1	2		747		3019
Premiums written net of taxes and levies (11	-12)		1	3		2774125		4191933
Premiums for classes 11, 12 or 13 (included	in line 13)		1	4		330154		455369
Premiums for "actuarial health insurance" (in	ncluded in line 13)		1	5				
<b>Sub-total A</b> (13 + 1/2 14 - 2/3 15)			1	6		2939202		4419618
Gross premiums earned			2	1		3374189		4367699
Premium taxes and levies (included in line 2	1)		2	22		747		3019
Premiums earned net of taxes and levies (21	-22)		2	23		3373442		4364680
Premiums for classes 11, 12 or 13 (included	in line 23)		2	24		382772		478532
Premiums for "actuarial health insurance" (in	ncluded in line 23)		2	25				
Sub-total H (23 + 1/2 24 - 2/3 25)			2	26		3564828		4603946
Sub-total I (higher of sub-total A and sub-to	al H)		3	0		3564828		4603946
Adjusted sub-total I if financial year is not a	12 month period to produce ar	n annual figure	3	1				
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if	x 0.18		3	2		641670		828711
appropriate)	Excess (if any) over 57.5M EU	IRO x 0.02	3	33		70269		91243
Sub-total J (32-33)			3	4		571401		737468
Claims paid in period of 3 financial years			4	1		8338862		8337306
Claims outstanding carried forward at the	For insurance business accou underwriting year basis	inted for on an	4	2		691311		818507
end of the 3 year period	For insurance business accou accident year basis	inted for on an	4	3		4046908		4480502
Claims outstanding brought forward at the	For insurance business accou underwriting year basis	inted for on an	4	4		1021449		947044
beginning of the 3 year period	For insurance business accou accident year basis	inted for on an	4	15		4407852		4484807
Sub-total C (41+42+43-44-45)			4	6		7647780		8204464
Amounts recoverable from reinsurers in resp Sub-total C	pect of claims included in		4	7		150651		301582
Sub-total D (46-47)			4	8		7497129		7902882
Reinsurance ratio (Sub-total D / sub-total C or, if more, 0.50 or	, if less, 1.00)		4	9		0.98		0.96
Premiums amount (Sub-total J x reinsural	nce ratio )		5	0		560145		710360
Provisions for claims outstanding (before dis	counting and net of reinsurance	e)	5	1		3487260		3917544
Provisions for claims outstanding (before dis 51.2 are zero, otherwise zero	counting and gross of reinsurar	nce) if both 51.1	1 and 5	52				
Brought forward amount (see instruction 4)			5	i3		632338		660176
Greater of lines 50 and 53			5	54		632338		710360

# 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 2009

General insurance business

			Company registration number	GL/ UK/ CM	day	month	year	units
		R12	21487	GL	31	12	2009	£000
					This fina year		Prev ye	
					1		2	2
Reference period (No. of months	s) See INSPRU 1.1.63	3R		11		36		36
Claims paid in reference period				21	83	338862		8337306
Claims outstanding carried forward at the end of the	For insurance busine underwriting year base		ed for on an	22	6	91311		818507
reference period	For insurance busine accident year basis	ess accounte	ed for on an	23	40	)46908		4480502
Claims outstanding brought	For insurance busine underwriting year base		ed for on an	<b>24</b> 10		21449		947044
forward at the beginning of the reference period	For insurance busine accident year basis	ess accounte	ed for on an	25	44	107852	4484807	
Claims incurred in reference per	iod (21+22+23-24-25	5)		26	76	647780		8204464
Claims incurred for classes 11,	12 or 13 (included in 2	26)		27	11	64961		1908869
Claims incurred for "actuarial he	alth insurance" (includ	ded in 26)		28				
Sub-total E (26 + 1/2 27 - 2/3 2	8)			29	82	230261		9158899
Sub-total F - Conversion of subby number of months in the refe		re (multiply b	y 12 and divide	31	27	43420		3052966
Division of sub-total F	X 0.26			32	713289		793771	
(gross adjusted claims amount)	Excess (if any) over	40.3M EUR	O x 0.03	33		81222		90711
Sub-total G (32 - 33)				39		32067		703060
Claims amount Sub-total G x r	einsurance ratio (11	.49)		41	6	319616		677217
Higher of premiums amount a	nd <b>brought forward</b> a	amount (11.	54)	42	6	32338		710360
General insurance capital req	uirement (higher of li	nes 41 and 4	42)	43	6	32338		710360

# Analysis of admissible assets

Form 13 (Sheet 1)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

Category of assets Total other than Long-term insurance business assets

		Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets
	R13	21487	GL	31	12	2009	£000	1
						end of this cial year		end of the ious year
						1		2
Land and buildings				11		52300		60900

#### Investments in group undertakings and participating interests

LIV incurance dependents	shares	21	387000	717000
UK insurance dependants	debts and loans	22		
Other insurance dependants	shares	23	3974900	3461046
Other insurance dependants	debts and loans	24		
Non-insurance dependants	shares	25		
Non-insurance dependants	debts and loans	26		
Other group undertakings	shares	27		
Other group undertakings	debts and loans	28		
Portioinating interests	shares	29		
Participating interests	debts and loans	30		

#### Other financial investments

Equity shares		41	237640	199510
Other shares and other variable yield participations		42		
Holdings in collective investment s	chemes	43	227790	463490
Rights under derivative contracts		44	41900	146900
Fixed interest securities	Approved	45	1625990	278150
rixed interest securities	Other	46	876710	946360
Maniahla internation	Approved	47		
Variable interest securities	Other	48	88780	246560
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 insur	ance issued by the company	52		
Other loans		53	125396	12200
Bank and approved credit &	One month or less withdrawal	54	462771	616720
financial institution deposits	More than one month withdrawal	55		106489
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 2009 Category of assets Total other than Long-term insurance business assets Company GL/ Category registration UK/ СМ number day month year units assets **R13** 21487 GL 31 12 2009 £000 As at end of this As at end of the financial year previous year 1 2 57 Deposits with ceding undertakings 58 Index linked Assets held to match linked liabilities Property linked 59 Reinsurers' share of technical provisions Provision for unearned premiums 60 146086 211220 61 1381465 Claims outstanding 1250959 62 Provision for unexpired risks 63 Other **Debtors and salvage** Policyholders 71 29700 7300 Direct insurance business Intermediaries 72 311400 254100 Salvage and subrogation recoveries 73 Accepted 74 203579 203100 Reinsurance 75 Ceded 76 4106300 5378700 due in 12 months or less Dependants 77 due in more than 12 months 78 due in 12 months or less Other 79 due in more than 12 months Other assets 80 Tangible assets 81 323380 343587 Deposits not subject to time restriction on withdrawal with approved institutions 82 Other assets (particulars to be specified by way of supplementary note) 83 142032 119600 Accrued interest and rent 84 41840 33880 85 794306 Deferred acquisition costs (general business only) 558208 86 Other prepayments and accrued income 4730 19400 87 Deductions from the aggregate value of assets 3770451 5211536

89

11448940

10790447

Grand total of admissible assets after deduction of admissible assets in excess of

market risk and counterparty limits (11 to 86 less 87)

#### Analysis of admissible assets

Form 13 (Sheet 3)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

Category of assets Total other than Long-term insurance business assets

	Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets
R13	21487	GL	31	12	2009	£000	1
					nd of this cial year		end of the lous 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	11448940	10790447
Admissible assets in excess of market and counterparty limits	92	1188480	1143521
Inadmissible assets directly held	93	1641800	489600
Capital resources requirement deduction of regulated related undertakings	94	5515400	6931478
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95	369100	347300
Inadmissible assets of regulated related undertakings	96	5378100	8970623
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98	(280024)	(3139101)
Deferred acquisition costs excluded from line 89	99		
Reinsurers' share of technical provisions excluded from line 89	100	(278805)	(208500)
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	24982991	25325368
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103	54700	108400

# Liabilities (other than long-term insurance business)

Form 15

Name of insurer Aviva International Insurance Limited

Global business

		Company registration number	GL/ UK/ CM		day	month	year	units
	R15	21487	GL		31	12	2009	£000
					As at the this fin yea	ancial ar	the pr	ne end of revious ear
Technical provisions (gross amount)			,					
Provision for unearned premiums			1	1	1	596621		2195938
Claims outstanding			1	2	4	738219		5299009
Provision for unexpired risks			1	3				
Equalisation provisions	Credit busin	ess credit business		4 5		284900		150 261450
Other technical provisions			1	6				
Total gross technical provisions (11 to 16)			1	9	6	619740		7756547
Provisions and creditors			•					
<b>.</b>	Taxation		2	1				
Provisions	Other risks a	and charges	2	2		39246		58150
Deposits received from reinsurers			3	1				
	Direct insura	ance business	4	1		59800		50700
Creditors	Reinsurance	accepted	4	2				
	Reinsurance	e ceded	4	3		195520		183300
Debenture loans	Secured		4	4				
Dependie loans	Unsecured		4	5				
Amounts owed to credit institutions			4	6				
	Taxation		4	7				
Creditors	Foreseeable	dividend	4	8				
	Other		4	9		997506		799183
Accruals and deferred income	•		5	1		168879		267120
Total (19 to 51)			5	9	8	080691		9115000
Provision for "reasonably foreseeable adverse varia	tions"		6	1				
Cumulative preference share capital			6	2				
Subordinated loan capital			6	3				
Total (59 to 63)			6	9	8	080691		9115000
Amounts included in line 69 attributable to liabilities those under contracts of insurance or reinsurance	to related insu	irers, other than	7	1		106600		5600
Amounts deducted from technical provisions for dis	counting		8	2		555800		494532
Other adjustments (may be negative)			8	3		(284900)		(187100)
Capital and reserves			8	4	17	743000	1	6892000
Total liabilities under insurance accounts rules or in standards as applicable to the firm for the purpose (reporting (69-82+83+84)			8	5	24	982991	2	5325368

# Profit and loss account (non-technical account)

Form 16

Name of insurer Aviva International Insurance Limited

Global business

			Company registration number	GL/ UK/ CM		day	month	year	units
		R16	21487	(	GL	31	12	2009	£000
						This fin			vious ear
						1			2
Transfer (to) / from	From Form 20	)			11		6597		(421691)
the general insurance business technical account	Equalisation p	rovisions			12		(23300)		(26400)
Transfer from the long term insurance	business reven	ue account			13				
	Income				14	1	142500		1407050
Investment income	Value re-adjus	tments on i	nvestments		15		307630		345160
	Gains on the r	ealisation of	investments		16		63730		35710
	Investment ma interest	anagement o	charges, includir	ng	17				138200
Investment charges	Value re-adjus	tments on i	nvestments		18		67300		468400
	Loss on the re	alisation of i	nvestments		19		454430		85870
Allocated investment return transferred insurance business technical account	I to the general				20				
Other income and charges (particulars specified by way of supplementary not					21		412470		(258989)
Profit or loss on ordinary activities before (11+12+13+14+15+16-17-18-19-20+2					29	1	387897		388370
Tax on profit or loss on ordinary activiti	es				31		(116600)		(217930)
Profit or loss on ordinary activities afte	r tax (29-31)				39	1	504497		606300
Extraordinary profit or loss (particulars specified by way of supplementary not					41				
Tax on extraordinary profit or loss					42				
Other taxes not shown under the prece	eding items				43				
Profit or loss for the financial year (39-	-41-(42+43))				49	1	504497		606300
Dividends (paid or foreseeable)					51				1050000
Profit or loss retained for the financial	/ear (49-51)				59	1	504497		(443700)

#### **Analysis of derivative contracts**

Form 17

Category

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

Category of assets Total other than Long-term insurance business assets

Company

GL/

	_			egistration umber	UK/ CM		day n	nonth	year	units	of assets
		R17		21487		GL	31	12	2009	£000	1
Danis di caratta			·		Value as a of this final			1	Notional am of this	ount as at financial y	
Derivative contracts				Assets 1		Lial	bilities 2	Во	ught / Long	S	old / Short
	Fixed-interest securities	S	11								
	Interest rates		12	32	2500		26512		2000	00	214127
	Inflation		13								
	Credit index / basket		14								
	Credit single name		15								
Futures and contracts for differences	Equity index		16								
	Equity stock		17								
	Land		18								
Currencies  Mortality		19				491		412	00	41700	
		20									
	Other		21								
	Swaptions		31								
	Equity index calls		32								
In the money	Equity stock calls		33								
options	Equity index puts		34	9	9400				14641	59	1464159
	Equity stock puts		35								
	Other		36								
	Swaptions		41								
	Equity index calls		42								
Out of the money	Equity stock calls		43								
options	Equity index puts		44								
	Equity stock puts		45								
	Other		46				2786		3571	90	357190
Total (11 to 46)			51	4	1900		29789		20625	49	2077176
Adjustment for variation	n margin		52								
Total (51 + 52)			53	4	1900		29789				

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

# General insurance business - summary of business carried on

Form 20A (Sheet 1)

Name of insurer

**Aviva International Insurance Limited** 

Global business

	_			Company registration number	GL/ UK/ CM	day	month	year	units
		R20A		21487	GL	31	12	2009	£000
Category number	FSA return general insurance business reportir category	ng		Gross premium written in this financial year	Provision for u claims outstand finar		he end of	his gros	ovision for s unearned mium at the
					Reported		urred but r reported		nd of this ancial year
				1	2		3		4
001	Total business		1	2774872	326813	2	14121	00	1596621
002	Total primary (direct) and facultative business		2	1580194	208887	_	11625	_	902540
003	Total treaty reinsurance accepted business		3	1194678	117926	0	2495	34	694081
110	Total primary (direct) and facultative accident & hea (category numbers 111 to 114)	alth	4	22857	1762	4	29	22	12407
120	Total primary (direct) and facultative personal lines business (category numbers 121 to 123)	motor	5	(14)	2912	0	10	38	1
160	Primary (direct) and facultative household and domall risks.	nestic	6	189196	7226	4	44	63	100149
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)		7	269904	11281	5	43298		215848
220	Total primary (direct) and facultative commercial m business (category numbers 221 to 223)	otor	8	53323	13463	0	44	51	29682
260	Total primary (direct) and facultative commercial lir property (category numbers 261 to 263)	nes	9	687160	32281	4	624	89	340534
270	Total primary (direct) and facultative commercial line liability business (category numbers 271 to 274)	nes	10	295929	110571	1	9689	29	149457
280	Total primary (direct) and facultative commercial lir financial loss (category numbers 281 to 284)	nes	11	17399	304	1	3	41	23275
330	Total primary (direct) and facultative aviation (category number 331 to 333)		12	(587)	11340	0	340	33	
340	Total primary (direct) and facultative marine (category numbers 341 to 347)		13	7472	15284	8	342	61	2840
350	Total primary (direct) and facultative goods in trans	sit	14	37555	2460	5	63	41	28347
400	Miscellaneous primary (direct) and facultative busing	ness	15						
500	Total non-proportional treaty business accepted (category numbers 510 to 590)		16	7	12543	5	707	99	
600	Total proportional treaty reinsurance business acce (category numbers 610 to 690)	epted	17	1194671	105382	5	1787	35	694081
700	Miscellaneous treaty reinsurance accepted busines	s	18						
	Total (lines 4 to 18)		20	2774872	326813	2	14121	00	1596621

# General insurance business - summary of business carried on

Form 20A (Sheet 2)

Name of insurer Aviva International Insurance Limited

Global business

	_		Company registration number	GL/ UK/ CM	day month	year ur	nits
		R20A	21487	GL	31 12	2009 £0	000
Category number	FSA return general insurance business report category	ing	Gross premium written in this financial year	claims outstandir	ndiscounted grossing at the end of the cial year	gross unea	arned at the
				Reported	Incurred but no reported	end of the financial y	
			1	2	3	4	
PRIMARY	(DIRECT) and FACULTATIVE PERSONAL LINE	S BUSINES	ss				
111	Medical insurance	21			209	5	
112	HealthCare cash plans	22					
113	Travel	23	9536	5191	944	1	40
114	Personal accident or sickness	24	13321	12433	1773	3 1:	2367
121	Private motor - comprehensive	25	(14)	26188	103	3	1
122	Private motor - non-comprehensive	26		962			
123	Motor cycle	27		1970			
160	Household and domestic all risks (equals line 6)	28	189196	72264	446	3 10	0149
181	Assistance	29	14019	392		:	5915
182	Creditor	30	255360	97376	4329	3 20	8231
183	Extended warranty	31					
184	Legal expenses	32	486	1430			248
185	Mortgage indemnity	33	39	13536			1454
186	Pet insurance	34		81			
187	Other personal financial loss	35					
PRIMARY	(DIRECT) and FACULTATIVE COMMERCIAL LI	INES BUSIN	IFSS				
	Fleets	41	2983	12388	5	5	1491
222	Commercial vehicles (non-fleet)	42	15247	45349	-		7624
223	Motor other	43	35093	76893			20567
261	Commercial property	44	546589	292372		_	34079
262	Consequential loss	45	84296	20556			14683
263	Contractors or engineering all risks	46	56275	9886			31772
271	Employers liability	47	90680	465645			15331
272	Professional indemnity	48	52035	341362	2503	3 2	2561
273	Public and products liability	49	150147	298553	10218	3 7	78924
274	Mixed commercial package	50	3067	151	:	2 :	2641
281	Fidelity and contract guarantee	51	606	1107	11:	2	2619
282	Credit	52					
283	Suretyship	53	16793	1934	229	3 2	20656
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

			number	CM	day month	year	units
	1	R20A	21487	GL	31 12	2009	£000
Category number	FSA return general insurance business reporting category		Gross premium written in this financial year	claims outstandi	ndiscounted gros ng at the end of t cial year	his gross prem	vision for unearned ium at the
				Reported	Incurred but n reported		d of this ncial year
			1	2	3		4
PRIMARY	Y (DIRECT) and FACULTATIVE: AVIATION, MARINE	and TRA	ANSPORT				
331	Aviation liability	61	(592)	112137	3311	0	
332	Aviation hull	62	5	1263	92	23	
333	Space and satellite	63					
341	Marine liability	64		74047	1903	31	
342	Marine hull	65		31879	699	)2	5
343	Energy (on and off-shore)	66		43397	823	36	
344	Protection and indemnity	67					
345	Freight demurrage and defence	68					
346	War risks	69					
347	Yacht	70	7472	3525	;	2	2835
350	Total primary (direct) and facultative goods in transit (equals line 14)	71	37555	24605	634	₊1	28347
PRIMARY	Y (DIRECT) and FACULTATIVE: MISCELLANEOUS						
400	Miscellaneous primary (direct) and facultative business (equals line 15)	72					
NON-PRO	OPORTIONAL TREATY						
510	Non-proportional accident & health	81					
520	Non-proportional motor	82		575	357	<b>'</b> 5	
530	Non-proportional aviation	83	10	2951	98	35	
540	Non-proportional marine	84	(3)	85184	2163	36	
550	Non-proportional transport	85		2838	52	21	
560	Non-proportional property	86		5070	230	00	
570	Non-Proportional liability (non-motor)	87		28817	4178	32	
580	Non-proportional financial lines	88					
590	Non-proportional aggregate cover	89					
PROPOR	RTIONAL TREATY	•					
610	Proportional accident & health	91	214827	9579	1313	84	101828
620	Proportional motor	92	462553	768005			263230
630	Proportional aviation	93	294	6925	+		203230
640	Proportional marine	94	234	21081			
650	Proportional transport	95		21001	1172	-	
660	Proportional property	96	450399	143444	2078	31	252963
670	Proportional liability (non-motor)	97	34225	91620	+	_	232903
680	Proportional financial lines	98	32373	13171	-		51562
690	Proportional aggregate cover	99	32313	13171	332	.0	31302
TREATY	REINSURANCE: MISCELLANEOUS						
700	Miscellaneous treaty reinsurance accepted business	101					

Form 20

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

#### **Total Business**

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		R20	21487	GL	31	12	2009	£000	001
Items to be shown net of r	einsurance			•	<u>'</u>	Thi	s financial year	Pr	evious year
							1		2
	Earned pren	nium (21. 19	). 5)		7	11	309580	)2	4004985
	Claims incur	red (22. 17.	4)			12	203066	52	2558878
	Claims mana	agement cos	sts (22. 18. 4)		/ ·	13	11792	.9	152197
This was also we do no witing	Adjustment t	or discounti	ing (22. 52. 4)			14			
This year's underwriting (accident year accounting)	Increase in p	rovision for	unexpired risks	(22. 19. 4)	•	15			
, , , , , , , , , , , , , , , , , , ,			or charges (parti lementary note)			16			
	Net operatin	g expenses	(22. 42. 4)		ı ı	17	116732	25	1609128
	Balance of y	ear's under	writing (11-12-13	3+14-15+16-1	17)	19	(22011	4)	(315218)
	Earned pren	nium (21. 11	. 5)		1	21	1292	.7	30011
	Claims incur	red (22. 13.	4)			22	(24666	66)	310079
	Claims mana	agement cos	sts (22. 14. 4)		2	23	2866	64	44983
Adjustment for prior years' underwriting	Adjustment t	or discounti	ing (22. 51. 4)		2	24	(903	37)	189090
(accident year accounting)			or charges (parti lementary note)		] :	25			
	Net operatin	g expenses	(22. 41. 4)		2	26	(481	9)	(4491)
	Balance (21-	-22-23+24+2	25-26)		1	29	22671	1	(131470)
	Per Form 24	(24. 69.	99 - 99)		;	31			24997
Balance from underwriting year accounting			and charges (pa lementary note)	e ;	32				
	Total				:	39			24997
Balance of all years' underw	riting (19+29-	-39)			4	19	659	7	(421691)
Allocated investment return						51			
Transfer to non-technical ac	count (49+51	)				59	659	7	(421691)

Form 20

Name of insurer

**Aviva International Insurance Limited** 

Company

GL/

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

			registration number	UK/ CM	day	mont	h year	units	Category number
		R20	21487	GL	31	12	2009	£000	002
Items to be shown net of r	einsurance				•	T	his financial year	Pre	evious year
					_		1		2
	Earned prem	nium (21. 19	9. 5)			11	154040	)6	1773833
	Claims incur	red (22. 17.	4)			12	95784	10	1043997
	Claims mana	agement co	sts (22. 18. 4)			13	3603	39	48979
This year's underwriting	Adjustment f	or discount	ing (22. 52. 4)		<u></u>	14			
This year's underwriting (accident year accounting)	Increase in p	rovision for	unexpired risks	(22. 19. 4)	·	15			
,			or charges (part elementary note)			16			
	Net operating	g expenses	(22. 42. 4)			17	67105	56	828555
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-1	17)	19	(12452	29)	(147698)
	Earned prem	nium (21. 11	. 5)			21	(144	16)	34820
	Claims incur	red (22. 13.	4)		:	22	(18143	36)	349723
	Claims mana	agement co	sts (22. 14. 4)			23	684	17	6392
Adjustment for prior years' underwriting	Adjustment f	or discount	ing (22. 51. 4)		:	24	(903	37)	189090
(accident year accounting)			or charges (part elementary note)		1	25			
	Net operating	g expenses	(22. 41. 4)		2	26	(488	31)	(4491)
	Balance (21-	22-23+24+	25-26)		2	29	16898	37	(127714)
	Per Form 24	(24. 69.	99 - 99)		:	31	46	35	20481
Balance from underwriting year accounting			and charges (pa blementary note)		;	32			
	Total				:	39	46	35	20481
Balance of all years' underw	riting (19+29+	-39)			- 1	19	4492	23	(254931)
Allocated investment return						51			
Transfer to non-technical ac	count (49+51	)				59	4492	23	(254931)

Form 20

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

# **Total Treaty Reinsurance Accepted Business**

·	oc Addepte		Company registration number	GL/ UK/ CM	day	mo	onth	year	unit	ts	Category number
		R20	21487	GL	31	1	12	2009	£00	00	003
Items to be shown net of r	einsurance			<b>'</b>	•		This	s financial year		Previo	ous year
								1			2
	Earned prem	nium (21. 19	. 5)			11		155539	6		2231152
	Claims incur	red (22. 17.	4)			12		107282	2		1514881
	Claims mana	agement cos	sts (22. 18. 4)			13		8189	0		103218
This year's underwriting	Adjustment f	or discounti	ng (22. 52. 4)			14					
This year's underwriting (accident year accounting)	Increase in p	rovision for	unexpired risks	(22. 19. 4)		15					
			or charges (parti lementary note)			16					
	Net operating	g expenses	(22. 42. 4)			17		49626	9		780573
	Balance of y	ear's under	writing (11-12-13	3+14-15+16-1	17)	19		(9558	5)		(167520)
	Earned prem	nium (21. 11	. 5)			21		1437	3		(4809)
	Claims incur	red (22. 13.	4)			22		(6523	0)		(39644)
	Claims mana	agement cos	sts (22. 14. 4)			23		2181	7		38591
Adjustment for prior years' underwriting	Adjustment f	or discounti	ng (22. 51. 4)			24					
(accident year accounting)			or charges (parti lementary note)			25					
	Net operating	g expenses	(22. 41. 4)			26		6	2		
	Balance (21-	22-23+24+2	25-26)			29		5772	4		(3756)
	Per Form 24	(24. 69.	99 - 99)		;	31		(46	5)		4516
Balance from underwriting year accounting			and charges (pa lementary note)		9	32					
	Total					39		(46	5)		4516
Balance of all years' underw	riting (19+29+	-39)				49		(3832	(6)		(166760)
Allocated investment return						51					
Transfer to non-technical ac	count (49+51	)				59		(3832	(6)		(166760)

Form 20

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		R20	21487	GL	31	12	2009	£000	160
Items to be shown net of r	einsurance					Thi	s financial year	Pro	evious year
							1		2
	Earned prem	nium (21. 19	0. 5)		1	1	19985	59	213006
	Claims incur	red (22. 17.	4)		1:	2	10549	98	126167
	Claims mana	agement co	sts (22. 18. 4)		1:	3	53	36	1913
The control of the control of the control of	Adjustment f	or discounti	ing (22. 52. 4)		1	4			
This year's underwriting (accident year accounting)	Increase in p	rovision for	unexpired risks	(22. 19. 4)	1:	5	(46	55)	
, , ,			or charges (parti lementary note)		1	6			
	Net operating	g expenses	(22. 42. 4)		1	7	9214	13	92587
	Balance of y	ear's under	writing (11-12-13	3+14-15+16-1	7) 1	9	633	37	(7661)
	Earned premium (21. 11. 5)					1	1074	10	15371
	Claims incur	red (22. 13.	4)		2	2	838	39	889
	Claims mana	agement co	sts (22. 14. 4)		2	3	1	12	445
Adjustment for prior years' underwriting	Adjustment f	or discounti	ng (22. 51. 4)		2	4			
(accident year accounting)			or charges (parti elementary note)		2	5			
	Net operating	g expenses	(22. 41. 4)		2	6	206	52	(540)
	Balance (21-	22-23+24+	25-26)		2	9	27	77	14577
	Per Form 24	(24. 69.	99 - 99)		3	1			
Balance from underwriting year accounting			and charges (pa lementary note)		3	2			
	Total				3	9			
Balance of all years' underw	riting (19+29+	-39)			4	9	661	14	6916
Allocated investment return					5	1			
Transfer to non-technical ac	count (49+51	)			5	9	661	4	6916

Form 20

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

	,		registration number	UK/ CM	day	month	year	units	Category number
		R20	21487	GL	31	12	2009	£000	180
Items to be shown net of r	einsurance					Thi	s financial year	Pre	vious year
							1		2
	Earned pren	nium (21. 19	9. 5)		11		26120	)4	264825
	Claims incur	red (22. 17.	4)		12	1	15634	2	119843
	Claims mana	agement co	sts (22. 18. 4)		13		398	37	8512
This considers the second considers	Adjustment t	or discount	ing (22. 52. 4)		14				
This year's underwriting (accident year accounting)	Increase in p	rovision for	unexpired risks	(22. 19. 4)	15		465	55	
(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			or charges (part		16	i			
	Net operatin	g expenses	(22. 42. 4)		17		13589	7	205573
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-	17) 19	1	(3967	77)	(69103)
	Earned pren	nium (21. 11	1. 5)		21		11	0	43113
	Claims incur	red (22. 13.	4)		22	!	362	:9	(8942)
	Claims mana	agement co	sts (22. 14. 4)		23	1	12	:9	928
Adjustment for prior years' underwriting	Adjustment t	or discount	ing (22. 51. 4)		24				
(accident year accounting)			or charges (part plementary note)		25				
	Net operatin	g expenses	(22. 41. 4)		26	1	(1687	77)	(794)
	Balance (21-	22-23+24+	25-26)		29		1322	:9	51921
	Per Form 24	(24. 69.	99 - 99)		31				
Balance from underwriting year accounting			and charges (pa		9 <b>32</b>				
	Total				39				
Balance of all years' underw	riting (19+29-	-39)			49		(2644	l8)	(17182)
Allocated investment return					51				
Transfer to non-technical ac	count (49+51	)			59		(2644	l8)	(17182)

Form 20

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

# Total primary (direct) and facultative commercial motor business

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		R20	21487	GL	31	12	2009	£000	220
Items to be shown net of r	einsurance					Thi	s financial year	Р	revious year
							1		2
	Earned prem	nium (21. 19	0. 5)		11	1	5368	39	60914
	Claims incur	red (22. 17.	4)		12	2	4501	1	50177
	Claims mana	agement co	sts (22. 18. 4)		13	3	286	32	2726
This was also we do no witing	Adjustment f	or discounti	ing (22. 52. 4)		14	4			
This year's underwriting (accident year accounting)	Increase in p	rovision for	unexpired risks	(22. 19. 4)	15	5			
, , ,			or charges (parti lementary note)		16	6			
	Net operating	g expenses	(22. 42. 4)		17	7	2003	86	33686
	Balance of y	ear's under	writing (11-12-13	3+14-15+16-1	7) 19	9	(1422	20)	(25675)
	Earned prem	nium (21. 11	. 5)		2	1	244	16	(338)
	Claims incur	red (22. 13.	4)		22	2	(119	91)	(24508)
	Claims mana	agement co	sts (22. 14. 4)		23	3	86	55	728
Adjustment for prior years' underwriting	Adjustment f	or discounti	ng (22. 51. 4)		24	1			
(accident year accounting)			or charges (parti lementary note)		25	5			
	Net operating	g expenses	(22. 41. 4)		26	6	207	'9	(198)
	Balance (21-	22-23+24+	25-26)		29	9	69	3	23640
	Per Form 24	(24. 69.	99 - 99)		3′	1			
Balance from underwriting year accounting			and charges (pa lementary note)		32	2			
	Total				39	9			
Balance of all years' underw	riting (19+29+	-39)			49	9	(1352	27)	(2035)
Allocated investment return					51	1			
Transfer to non-technical ac	count (49+51	)			59	9	(1352	27)	(2035)

Form 20

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		R20	21487	GL	31	12	2009	£000	260
Items to be shown net of r	einsurance		•	•		This	s financial year	Pre	evious year
							1		2
	Earned prem	nium (21. 19	9. 5)		11		64041	8	753432
	Claims incur	red (22. 17.	4)		12		36036	7	410175
	Claims mana	agement co	sts (22. 18. 4)		13		1611	3	18268
The constant of the constant o	Adjustment f	or discount	ing (22. 52. 4)		14				
This year's underwriting (accident year accounting)	Increase in p	rovision for	unexpired risks	(22. 19. 4)	15				
, , , ,			or charges (parti plementary note)		16				
	Net operating	g expenses	(22. 42. 4)		17		27617	8	357719
	Balance of y	ear's under	writing (11-12-13	3+14-15+16-1	7) 19		(1224	·0)	(32730)
	Earned prem	nium (21. 11	. 5)		21		(2146	55)	(2712)
	Claims incur	red (22. 13.	4)		22		(5613	86)	(81516)
	Claims mana	agement co	sts (22. 14. 4)		23		22	5	(969)
Adjustment for prior years' underwriting	Adjustment f	or discount	ing (22. 51. 4)		24				
(accident year accounting)			or charges (parti plementary note)		25				
	Net operating	g expenses	(22. 41. 4)		26		707	3	(1889)
	Balance (21-	22-23+24+	25-26)		29		2737	3	81662
	Per Form 24	(24. 69.	99 - 99)		31				
Balance from underwriting year accounting			and charges (pa llementary note)		32				
	Total				39				
Balance of all years' underw	riting (19+29+	-39)			49		1513	3	48932
Allocated investment return					51				
Transfer to non-technical ac	count (49+51	)			59		1513	3	48932

Form 20

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

			registration number	UK/ CM	day	month	year	units	Category number
		R20	21487	GL	31	12	2009	£000	270
Items to be shown net of r	einsurance					Thi	s financial year	Pre	vious year
							1		2
	Earned prem	nium (21. 19	9. 5)		11		33110	9	403229
	Claims incur	red (22. 17.	. 4)		12		23860	5	282777
	Claims mana	agement co	sts (22. 18. 4)		13		948	31	12725
This considers the second considers of	Adjustment f	or discount	ing (22. 52. 4)		14				
This year's underwriting (accident year accounting)	Increase in p	rovision for	unexpired risks	(22. 19. 4)	15				
, , ,			or charges (part plementary note)		16	;			
	Net operating	g expenses	(22. 42. 4)		17		11488	34	126978
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-	17) 19	1	(3186	61)	(19251)
	Earned prem	nium (21. 11	1. 5)		21		(783	36)	(403)
	Claims incur	red (22. 13.	4)		22	!	(13386	55)	514476
	Claims mana	agement co	sts (22. 14. 4)		23	;	606	55	5216
Adjustment for prior years' underwriting	Adjustment f	or discount	ing (22. 51. 4)		24		(903	37)	189090
(accident year accounting)	1		or charges (part plementary note)		25				
	Net operating	g expenses	(22. 41. 4)		26	i	(106	67)	(968)
	Balance (21-	22-23+24+	25-26)		29	1	11199	14	(330037)
	Per Form 24	(24. 69.	99 - 99)		31				
Balance from underwriting year accounting			and charges (pa plementary note)		e 32				
	Total				39				
Balance of all years' underw	riting (19+29+	-39)			49		8013	3	(349288)
Allocated investment return					51				
Transfer to non-technical ac	count (49+51	)			59		8013	3	(349288)

Form 20

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

# Total primary (direct) and facultative aviation business

,			Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		R20	21487	GL	31	12	2009	£000	330
Items to be shown net of r	einsurance		'	1	<u> </u>	Thi	s financial year	Pre	vious year
							1		2
	Earned pren	nium (21. 19	9. 5)		1	1			
	Claims incur	red (22. 17.	4)		1	2			
	Claims mana	agement co	sts (22. 18. 4)		1	3			
	Adjustment t	or discounti	ing (22. 52. 4)		1	4			
This year's underwriting (accident year accounting)	Increase in p	rovision for	unexpired risks	(22. 19. 4)	1	5			
(a.c., c., c., a.c., a., a., a., a., a., a., a., a., a., a			or charges (part		1	6			
	Net operatin	g expenses	(22. 42. 4)		1	7			
	Balance of y	ear's under	writing (11-12-13	3+14-15+16-	17) <b>1</b>	9			
	Earned pren	nium (21. 11	. 5)		2	1			
	Claims incur	red (22. 13.	4)		2	2			
	Claims mana	agement co	sts (22. 14. 4)		2	3			
Adjustment for prior years' underwriting	Adjustment t	or discounti	ing (22. 51. 4)		2	4			
(accident year accounting)			or charges (part		2	5			
	Net operatin	g expenses	(22. 41. 4)		2	6			
	Balance (21-	-22-23+24+	25-26)		2	9			
	Per Form 24	(24. 69.	99 - 99)		3	1	46	5	(4519)
Balance from underwriting year accounting			and charges (pa elementary note)		e 3	2			
	Total				3	9	46	5	(4519)
Balance of all years' underw	riting (19+29+	+39)			4	9	46	5	(4519)
Allocated investment return	<del></del>	•			5	1			-
Transfer to non-technical ac	count (49+51	)			5	9	46	5	(4519)

Form 20

Name of insurer Aviva Inter

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

# Total primary (direct) and facultative marine business

, , ,			Company registration number	GL/ UK/ CM	day	m	nonth	year	units	Category number
		R20	21487	GL	31		12	2009	£000	340
Items to be shown net of r	einsurance		1	'			This	s financial year	Pi	evious year
								1		2
	Earned pren	nium (21. 19	9. 5)			11		558	3	6816
	Claims incur	red (22. 17.	4)			12		241	1	3004
	Claims mana	agement co	sts (22. 18. 4)			13		34	1	605
This considers the considers	Adjustment t	or discount	ing (22. 52. 4)			14				
This year's underwriting (accident year accounting)	Increase in p	rovision for	unexpired risks	(22. 19. 4)		15				
, , , , , , , , , , , , , , , , , , ,			or charges (parti plementary note)			16				
	Net operatin	g expenses	(22. 42. 4)			17		2199	2	9714
	Balance of y	ear's under	writing (11-12-13	3+14-15+16-	17)	19		(1916	51)	(6507)
	Earned pren	nium (21. 11	. 5)			21				
	Claims incur	red (22. 13.	4)			22		95	5	(11461)
	Claims mana	agement co	sts (22. 14. 4)			23		13	0	(97)
Adjustment for prior years' underwriting	Adjustment t	or discount	ing (22. 51. 4)			24				
(accident year accounting)			or charges (parti plementary note)			25				
	Net operatin	g expenses	(22. 41. 4)			26				
	Balance (21-	-22-23+24+	25-26)			29		(108	(5)	11558
	Per Form 24	(24. 69.	99 - 99)			31				25000
Balance from underwriting year accounting			and charges (pa plementary note)		Э	32				
	Total					39				25000
Balance of all years' underw	riting (19+29-	+39)				49		(2024	6)	30051
Allocated investment return						51				
Transfer to non-technical ac	count (49+51	)				59		(2024	6)	30051

Form 20

Name of insurer A

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

# Balance of all primary (direct) and facultative business

	, ,		Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		R20	21487	GL	31	12	2009	£000	409
Items to be shown net of r	einsurance					Th	is financial year	Pre	evious year
							1		2
	Earned prem	nium (21. 19	). 5)			l1	4854	4	71611
	Claims incur	red (22. 17.	4)			12	4960	6	51854
	Claims mana	agement co	sts (22. 18. 4)			13	271	9	4230
The control of the control of the control of	Adjustment f	or discounti	ing (22. 52. 4)			14			
This year's underwriting (accident year accounting)	Increase in p	rovision for	unexpired risks	(22. 19. 4)		15			
, , ,			or charges (parti lementary note)			16			
	Net operating	g expenses	(22. 42. 4)			17	992	6	2298
	Balance of y	ear's under	writing (11-12-13	3+14-15+16-1	17)	19	(1370	7)	13229
	Earned prem	nium (21. 11	. 5)		:	21	1455	9	(20211)
	Claims incur	red (22. 13.	4)			22	(321	7)	(39215)
	Claims mana	agement co	sts (22. 14. 4)		:	23	(57	9)	141
Adjustment for prior years' underwriting	Adjustment f	or discounti	ng (22. 51. 4)			24			
(accident year accounting)			or charges (parti lementary note)			25			
	Net operating	g expenses	(22. 41. 4)		:	26	184	9	(102)
	Balance (21-	22-23+24+	25-26)			29	1650	6	18965
	Per Form 24	(24. 69.	99 - 99)		;	31			
Balance from underwriting year accounting			and charges (pa lementary note)		9 ;	32			
	Total				:	39			
Balance of all years' underw	riting (19+29+	-39)				19	279	9	32194
Allocated investment return						51			
Transfer to non-technical ac	count (49+51	)				59	279	9	32194

Form 20

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

#### **Total Non-Proportional Reinsurance Treaty Business accepted**

	,		registration number	UK/ CM	day	month	year	units	Category number
		R20	21487	GL	31	12	2009	£000	500
Items to be shown net of r	einsurance			1		This	s financial year	Pre	vious year
							1		2
	Earned pren	nium (21. 19	9. 5)		11				
	Claims incur	red (22. 17.	. 4)		12				
	Claims mana	agement co	sts (22. 18. 4)		13				
This was also we do no with a	Adjustment t	or discount	ing (22. 52. 4)		14				
This year's underwriting (accident year accounting)	Increase in p	rovision for	unexpired risks	(22. 19. 4)	15				
, , ,			or charges (part plementary note)		16				
	Net operatin	g expenses	(22. 42. 4)		17				180
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-1	7) 19				(180)
	Earned pren	nium (21. 11	1. 5)		21				
	Claims incur	red (22. 13.	. 4)		22		(703	(8)	(11947)
	Claims mana	agement co	sts (22. 14. 4)		23				
Adjustment for prior years' underwriting	Adjustment t	or discount	ing (22. 51. 4)		24				
(accident year accounting)			or charges (part plementary note)		25				
	Net operatin	g expenses	(22. 41. 4)		26		6	2	
	Balance (21	-22-23+24+	25-26)		29		697	6	11947
	Per Form 24	(24. 69.	99 - 99)		31		(45	2)	3034
Balance from underwriting year accounting			and charges (pa		32				
	Total				39		(45	2)	3034
Balance of all years' underw	riting (19+29-	-39)			49		652	4	14801
Allocated investment return					51				
Transfer to non-technical ac	count (49+51	)			59		652	4	14801

Form 20

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

# **Total Proportional Reinsurance Treaty Business accepted**

	•		Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		R20	21487	GL	31	12	2009	£000	600
Items to be shown net of r	einsurance			•		Thi	s financial year	F	revious year
							1		2
	Earned prem	nium (21. 19	9. 5)		11		155539	96	2231152
	Claims incur	red (22. 17.	. 4)		12	!	107282	22	1514881
	Claims mana	agement co	sts (22. 18. 4)		13	3	8189	90	103218
Title and the second and other	Adjustment f	or discount	ing (22. 52. 4)		14				
This year's underwriting (accident year accounting)	Increase in p	rovision for	unexpired risks	(22. 19. 4)	15	5			
, , , , , , , , , , , , , , , , , , ,			or charges (part plementary note)		16	5			
	Net operating	g expenses	(22. 42. 4)		17	•	49626	69	780393
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-1	7) 19	)	(9558	35)	(167340)
	Earned prem	nium (21. 11	1. 5)		21		1437	73	(4809)
	Claims incur	red (22. 13.	. 4)		22	!	(5819	92)	(27697)
	Claims mana	agement co	sts (22. 14. 4)		23	3	2181	17	38591
Adjustment for prior years' underwriting	Adjustment f	or discount	ing (22. 51. 4)		24				
(accident year accounting)	1		or charges (part plementary note)		25	i			
	Net operating	g expenses	(22. 41. 4)		26	5			
	Balance (21-	22-23+24+	25-26)		29	)	5074	18	(15703)
	Per Form 24	(24. 69.	99 - 99)		31		('	13)	1482
Balance from underwriting year accounting			and charges (pa		32	!			
	Total				39	)	('	13)	1482
Balance of all years' underw	riting (19+29+	-39)			49	)	(448	50)	(181561)
Allocated investment return					51				
Transfer to non-technical ac	count (49+51	)			59	)	(4485	50)	(181561)

Form 21

Aviva International Insurance Limited

Global business

Name of insurer

Financial year ended 31st December 2009

FSA general insurance business reporting category

Total Business	al Business						GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2009	£000	001
			Gross premiums writ	tten	Reins	urers' share	•		Net of rein	surance		
Premiums receivable durin	g the financial year		Earned in previous financial years		Earned in previous financial years			Earned in previous financial years				
			1	3				5				
In respect of risks incepted	respect of risks incepted in previous financial years					1392			12927			
			Earned in this financial year	Unearned at end of this financial year		rned in this ancial year	Unearned at e		Earned financia			ed at end of ancial year
			1	2		3	4		5	j		6
In respect of risks incepted	d in previous financial years	12	(6466)			(2431)				(4035)	)	
	For periods of less than 12 months	13	316075	7112	0	58922	2168			257153		68952
In respect of risks incepted in this financial	For periods of 12 months	14	993179	129340	1	85180	4	4265		907999		1249136
year	/ear For periods of more than 12 months		9385	8414	5	527	1	0589		8858		73556
	remiums receivable (less rebates and refunds) in previous nancial years not earned in those years and brought forward to be financial year		2047983	14795	5	122156	8	9064		1925827		58891
Total (12 to 16)		19	3360156	159662	1	264354	14	6086		3095802		1450535

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Company

Form 21

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended

31st December 2009

FSA general insurance business reporting category

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

Total Primary (Direct)	and Facultative Business					registration number	UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2009	£000	002
			Gross premiums writ	tten	Reins	surers' share		ı	Net of rein	surance		
Premiums receivable durin	g the financial year		Earned in previous financial years			ed in previous ancial years			Earned in financia			
			1			3 5						
In respect of risks incepted	I in previous financial years	11 (54)				1392				(1446)		
			Earned in this financial year	Unearned at end of this financial year		arned in this nancial year	Unearned at e this financial		Earned financi	I in this al year		ed at end of ancial year
			1	2		3	4			5		6
In respect of risks incepted	I in previous financial years	12	(4133)			(2431)				(1702)		
	For periods of less than 12 months	13	261807	6110	8	58922		2168		202885		58940
In respect of risks incepted in this financial vear	For periods of 12 months	14	534499	63689	3	85180	4	4265		449319		592628
year	For periods of more than 12 months	15	9301	8136	0	527	1	0589		8774		70771
	rebates and refunds) in previous in those years and brought forward to	16	1003286	123179	9	122156	8	9064		881130		34115
Total (12 to 16)		19	1804760	90254	0	264354	14	6086		1540406		756454

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Company

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended

31st December 2009

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business						registration number	UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2009	£000	003
Premiums receivable during the financial year Earned in			Gross premiums writ	tten	Reins	surers' share			Net of reir	surance		
			Earned in previous financial years			ned in previous nancial years			Earned in previous financial years			
			1			3			ţ	5		
In respect of risks incepted in previous financial years 11			14373						14373			
			Earned in this financial year	Unearned at end this financial yea	- 1	arned in this nancial year	Unearned at this financia		Earned financi	I in this al year		ed at end of ancial year
			1	2		3	4		5		6	
In respect of risks incepted in previous financial years 12		12	(2333)						(2333)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	54268	1001	2				54268		10012	
	For periods of 12 months	14	458680	65650	)8				458680		656508	
	For periods of more than 12 months	15	84	278	35				84		2785	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		1044697	2477	76				1044697		24776		
Total (12 to 16) 19		1555396	69408	31					1555396		694081	

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Form 21

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended

31st December 2009

FSA general insurance business reporting category

Primary (direct) and facultative household and domestic all risks.						Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2009	£000	160
Gross premiums written				ten	Reins	urers' share			Net of reinsurance			
Premiums receivable during the financial year			Earned in previous financial years			ed in previous ancial years			Earned in previous financial years			
			1			3			5			
In respect of risks incepted in previous financial years		11	2487			(8253)				10740		
			Earned in this financial year	Unearned at end of this financial year	1	rned in this ancial year	Unearned at end of this financial year		Earned in this financial year		Unearned at end of this financial year	
			1	2		3	3 4		5		6	
In respect of risks incepted in previous financial years		12	103			11			92			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	6369	2298	3	306				6063		2298
	For periods of 12 months	14	80088	9785	1	3534		78		76554		97773
	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	128220			11070				117150		
Total (12 to 16) 19		214780	100149	9	14921		78		199859		100071	

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended

31st December 2009

FSA general insurance business reporting category

Total primary (direct) and facultative personal lines financial loss business
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otal primary (direct) and facultative personal lines financial loss business						Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2009	£000	180
	Gross premiums w			ten	Reins	surers' share			Net of rein	surance		
Premiums receivable during the financial year		Earned in previous financial years			ned in previous nancial years			Earned in previous financial years				
		1			3			5	<b>i</b>			
In respect of risks incepted in previous financial years 11		11	12			(98)		110				
			Earned in this financial year	Unearned at end this financial yea	-	arned in this nancial year	Unearned at en this financial y		Earned financi			ed at end of ancial year
			1	2		3	4		5	i		6
In respect of risks incepted	in previous financial years	12	270			(2254)			2524			
	For periods of less than 12 months	13	102151	473	0	36453		81		65698		4649
In respect of risks incepted in this financial	For periods of 12 months	14	42416	4100	5	19356	10	905		23060		30100
year	For periods of more than 12 months	15	7985	7133	5	242	10	288		7743		61047
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		228714	9877	8	66535	82	550		162179		16228	
Total (12 to 16) 19		381536	21584	8	120332	103	824		261204		112024	

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended

31st December 2009

FSA general insurance business reporting category

otal primary (direct) and facultative commercial motor business						Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	1 21487	GL	31	12	2009	£000	220
			Gross premiums writ	tten	Re	einsurers' share	surance					
Premiums receivable during the financial year		Earned in previous financial years			arned in previous financial years			Earned in previous financial years				
			1			3			į	5		
In respect of risks incepted in previous financial years 11		2450			4				2446			
			Earned in this financial year	Unearned at end this financial year	- 1	Earned in this financial year	Unearned at en this financial y		Earned financi			ed at end of ancial year
			1	2		3	4		5			6
In respect of risks incepted	d in previous financial years	12	2080			86			1994			
	For periods of less than 12 months	13	1812	50	09	39				1773		509
In respect of risks incepted in this financial	For periods of 12 months	14	18036	2842	20	8227		55		9809		28365
year	For periods of more than 12 months	15	5	1	11	1			4		11	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		40881	74	42	772		371	40109			371	
Total (12 to 16) 19		62814	2968	32	9125		426		53689		29256	

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended

31st December 2009

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property bus
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otal primary (direct) and facultative commercial lines property business						Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2009	£000	260
			Gross premiums writ	ten	Rei	nsurers' share	surance					
Premiums receivable during the financial year			Earned in previous financial years			arned in previous financial years			Earned in previous financial years			
			1		3					5		
In respect of risks incepted in previous financial years 11		(16053)			5412				(21465)			
			Earned in this financial year	Unearned at end this financial yea	-	Earned in this financial year	Unearned at er this financial y		Earned financi			ed at end of ancial year
		_	1	2		3	3 4		5			6
In respect of risks incepted	d in previous financial years	12	(6235)			(260)			(5975)			
	For periods of less than 12 months	13	93065	2825	53	18981		999		74084		27254
In respect of risks incepted in this financial	For periods of 12 months	14	275463	30852	28	47872	33	3120	227591			275408
year	For periods of more than 12 months	15	828	331	1	201		301	627		3010	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		383357	44	12	39266	344091		344091		221		
Total (12 to 16)		746478	34053	34	106060	34	1641		640418		305893	

Aviva International Insurance Limited

Global business

Name of insurer

Financial year ended 31st December 2009

FSA general insurance business reporting category

lotal primary (direct)	al primary (direct) and facultative commercial lines liability business					registration number	UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2009	£000	270
	G			Gross premiums written					Net of rein			
Premiums receivable during the financial year		Earned in previous financial years			ned in previous nancial years			Earned in previous financial years				
		1			3			į	5			
In respect of risks incepted in previous financial years 1		11	(7838)			(2)				(7836)		
			Earned in this financial year	Unearned at end of this financial year		arned in this inancial year	Unearned at er this financial y		Earned financi	I in this al year		ed at end of ancial year
			1	2		3	4 5			6		
In respect of risks incepted	l in previous financial years	12	(869)			(36)			(833			
	For periods of less than 12 months	13	42797	10697	7	1704				41093		10697
In respect of risks incepted in this financial year	For periods of 12 months	14	112074	137549	9	5085		1		106989		137548
year	For periods of more than 12 months	15	308	1211	1	49			25		121	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	186001			2400			183601			
Total (12 to 16)		19	340311	149457	7	9202		1		331109		149456

Company

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Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended

31st December 2009

FSA general insurance business reporting category

otal primary (direct) and facultative marine business							Company registration number	U	L/ K/ M	day	mor	ıth	year	units	Category number
					R2	21	21487		GL	31	12	2	2009	£000	340
			Gross premiums writ	ten	R	Reinsu	rers' share	s' share Net of reinsurance							
Premiums receivable during the financial year			Earned in previous financial years		E		rned in previous inancial years					Earned in previous financial years			
			1				3				5				
In respect of risks incepted in previous financial years 11															
		Earned in this financial year	Unearned at end this financial year	- 1		ned in this ncial year	Unearned at end of this financial year financial year			Unearned at end of this financial year					
			1	2			3	4			5		6		
In respect of risks incepted	I in previous financial years	12													
	For periods of less than 12 months	13	4341	7.	47		21						4320	747	
In respect of risks incepted in this financial	For periods of 12 months	14	291	209	93		14				277		277	2093	
year	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		1041				55	5			986					
Total (12 to 16) 19		5673	28	40		90			5583			2840			

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended

31st December 2009

FSA general insurance business reporting category

<b>Balance of all primary</b>	(direct) and	l facultative	business
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Salance of all primary (direct) and facultative business						Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2009	£000	409
			Gross premiums writ	ten	Rei	nsurers' share	surance					
Premiums receivable during the financial year			Earned in previous financial years			rned in previous financial years			Earned in previous financial years			
			1			3			Ę	5		
In respect of risks incepted in previous financial years 11		18888			4329		1455					
			Earned in this financial year	Unearned at end of this financial year	-	Earned in this financial year	Unearned at en this financial y		Earned financi			ed at end of ancial year
		_	1	2		3	4		5			6
In respect of risks incepted	d in previous financial years	12	518			22			496			
	For periods of less than 12 months	13	11272	1387	'4	1418	1	088		9854		12786
In respect of risks incepted in this financial	For periods of 12 months	14	6131	2144	17	1092		106	5039			21341
year	For periods of more than 12 months	15	175	549	92	34			141			5492
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		35072	2321	7	2058	5	5922 33014			17295		
Total (12 to 16) 19		53168	6403	30	4624	7	116		48544		56914	

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended

31st December 2009

FSA general insurance business reporting category

<b>Total Proportional Reinsurance</b>	Treaty	Business	accepted
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Total Proportional Rei	nsurance Treaty Business accepto	ed		_			Company registration number	GL UK CN	1	day	month	year	units	Category number
					R2	21	21487		GL	31	12	2009	£000	600
			Gross premiums writ	ten	R	Reinsu	rers' share				Net of reir	surance		
Premiums receivable during	g the financial year		Earned in previous financial years		E		d in previous ncial years				Earned ir financia	previous al years		
			1				3				ţ	5		
In respect of risks incepted	in previous financial years	11	14373									14373		
	respect of risks incepted in previous financial years		Earned in this financial year	Unearned at end this financial year	-				rned at e inancial		Earned financi	I in this al year		ed at end of ancial year
			1	2			3		4		ţ	5		6
In respect of risks incepted	in previous financial years	12	(2333)					(2333						
	For periods of less than 12 months	13	54268	1001	12							54268		10012
In respect of risks incepted in this financial vear	For periods of 12 months	14	458680	65650	08							458680		656508
year	For periods of more than 12 months	15	84	278	85							84		2785
	rebates and refunds) in previous n those years and brought forward to	16	1044697	2477	76							1044697		24776
Total (12 to 16)		19	1555396	69408	81							1555396		694081

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**provisions**Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

#### **Total Business**

			Compa registr numbe	ation	GL/ UK/ CM	day	mont	h year	ur	nits	Category number
		R22	21	487	GL	31	12	2009	£0	00	001
				forwa previous y	t brought rd from s financial ear	Amour payable receival in this fina year	e / ole	Amount carreforward to n financial ye	ext	attrib	Amount utable to this ancial year
	Gross amount		11		4411905	120	68584	2937	793		(205528)
Claims incurred in respect	Reinsurers' share		12		610360		52966	588	532		41138
of incidents occurring prior to this financial year	Net (11-12)		13		3801545	120	05618	2349	261		(246666)
to triis iiriariolar year	Claims manageme	ent costs	14		68597		59091		3170		28664
	Gross amount		15			10 <sup>-</sup>	12736	1051	128		2063864
Claims incurred in respect	Reinsurers' share		16				15752	17	450		33202
this financial year	ncidents occurring in		17			99	96984	1033	678		2030662
, , , , , , , , , , , , , , , , , , , ,	Claims manageme	ent costs	18			9	98112	19	817		117929
Provision for unexpired risk	(S		19								
	Commissions		21		657024	68	34992	454	880		887136
	Other acquisition e	expenses	22		137282	19	99199	103	328		233153
Net operating	Administrative exp	enses	23			1;	37767				137767
expenses	Reinsurance comprofit participation		24		178689	:	28591	111	730		95550
	Total (21+22+23-2	:4)	29		615617	99	93367	446	478		1162506
A divistre ante for	Gross amount		31		393032			451	842		58810
Adjustments for discounting in respect of	Reinsurers' share		32		107000			174	847		67847
the items shown at lines 11 to 18 above	Claims manageme	ent costs	33								
TIT to To above	Total (31-32+33)		39		286032			276	995		(9037)
Split of line 29	Prior financial yea	rs	41				(4819)				(4819)
Opin of lifte 23	This financial year		42		615617	99	98186	446	478		1167325
Split of line 39	Incidents occurring financial year	g prior to this	51		286032			276	995		(9037)
John of little 3a	financial year Incidents occurring in this financial year	g in this	52								

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provisions

Aviva International Insurance Limited

Global business

Name of insurer

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

, ,	,		Compa registr numbe	ation	GL/ UK/ CM	day	mont	h year	ur	nits	Category number		
		R22	21	487	GL	31	12	2009	£0	00	002		
				forwa previou	nt brought ard from us financial year	Amoun payable receival in this fina year 2	e / ole	Amount carriforward to n financial ye	ext	attrib	Amount utable to this ancial year		
	Gross amount		11		3083253		36758	2271	751		(124744)		
Claims incurred in respect		·	12		557593		57585		700		56692		
of incidents occurring prior to this financial year	Net (11-12)		13		2525660		29173	1715			(181436)		
to this illiancial year	Claims managem	ent costs	14		38965		21209		603		6847		
	Gross amount		15			36	69459	621	583		991042		
Claims incurred in respect	Reinsurers' share	!	16			15752		17450		17450			
of incidents occurring in this financial year	Net (15-16)					35	3707	604	133		33202 957840		
and mariotal your	Claims managem	ent costs	18			2	27246	8	793		36039		
Provision for unexpired risk	(S		19										
	Commissions		21		470217	49	2549	347	406		615360		
	Other acquisition	expenses	22		53732	96060		96060		531			96676
Net operating	Administrative exp	penses	23			4	19689				49689		
expenses	Reinsurance com profit participation		24		178689	2	28591	111	730		95550		
	Total (21+22+23-2	24)	29		345260	60	9707	288	792		666175		
	Gross amount		31		393032			451	842		58810		
Adjustments for discounting in respect of	Reinsurers' share		32		107000			174	847		67847		
the items shown at lines	Claims managem	ent costs	33										
11 to 18 above	Total (31-32+33)		39		286032			276	995		(9037)		
Calitatilia - CO	Prior financial yea	ırs	41				(4881)				(4881)		
Split of line 29	This financial yea	r	42		345260	61	14588	288	792		671056		
Calif of line 20	Incidents occurrin financial year	g prior to this	51		286032			276	995		(9037)		
Split of line 39	Incidents occurrin financial year	g in this	52										

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provisions

Aviva International Insurance Limited

Global business

Name of insurer

Financial year ended 31st December 2009

FSA general insurance business reporting category

# **Total Treaty Reinsurance Accepted Business**

·	•		Compa registr numbe	ation	GL/ UK/ CM	day	mon	th year	uı	nits	Category number
		R22	21	487	GL	31	12	2009	£(	000	003
				forwa previous y	t brought rd from s financial ear	Amo payal receiv in this fii yea	ole / able ancial	Amount ca forward to financial	next	attrib	Amount utable to this ancial year
	Gross amount		11		1328652		581826	6	66042		(80784)
Claims incurred in respect	Reinsurers' share		12		52767		5381		31832		(15554)
of incidents occurring prior to this financial year	Net (11-12)		13		1275885		576445	6	34210		(65230)
, , , , , , , , , , , , , , , , , , , ,	Claims manageme	ent costs	14		29632		37882		13567		21817
	Gross amount		15				643277	4:	29545		1072822
Claims incurred in respect of incidents occurring in	Reinsurers' share		16								
this financial year	Net (15-16)		17				643277	4.	29545		1072822
-	Claims manageme	ent costs	18				70866		11024		81890
Provision for unexpired risk	(S		19								
	Commissions		21		186807		192443	1	07474		271776
	Other acquisition e	expenses	22		83550		103139		50212		136477
Net operating	Administrative exp	enses	23				88078				88078
expenses	Reinsurance comprofit participations		24								
	Total (21+22+23-2	:4)	29		270357		383660	1:	57686		496331
Adjustments for	Gross amount		31								
discounting in respect of	Reinsurers' share		32								
the items shown at lines	Claims manageme	ent costs	33								
TITIO TO above	Total (31-32+33)		39								
Calit of line 20	Prior financial yea	rs	41				62				62
Split of line 29	This financial year		42		270357		383598	1:	57686		496269
Split of line 20	Incidents occurring financial year	g prior to this	51								
Split of line 39	Incidents occurring financial year	g in this	52								

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**provisions**Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

			registr numbe	ation	GL/ UK/ CM	day	mon	th	year	ur	its	Category number				
		R22	21	487	GL	31	12	2 2	2009	£0	00	160				
				forwar previous ye	brought d from financial ear	Amo payal receiv in this fir yea	ole / able ancial	forw	ount car vard to n ancial ye	ext	attrib	Amount utable to this ancial year				
	1		_	· ·	1	2			3			4				
	Gross amount		11		95039		74156		28	3771		7888				
Claims incurred in respect of incidents occurring prior	Reinsurers' share		12		8226		221		7	7504		(501)				
to this financial year	Net (11-12)		13		86813		73935		21	267		8389				
	Claims manageme	nt costs	14		707		702			17		12				
	Gross amount	oss amount				57691		47956		47956		105647				
Claims incurred in respect of incidents occurring in	Reinsurers' share	nsurers' share		surers' share		Reinsurers' share					149					149
this financial year	Net (15-16)		17				57542		47956			105498				
-	Claims manageme	nt costs	18				471			65		536				
Provision for unexpired risk	<b>KS</b>		19						(4	1655)		(4655)				
	Commissions		21		49647		84934		42	2601		91980				
	Other acquisition e	xpenses	22		1475		651			237		1889				
Net operating	Administrative exp	enses	23				1142					1142				
expenses	Reinsurance comr profit participations		24		711		111			16		806				
	Total (21+22+23-2	4)	29		50411		86616		42	2822		94205				
	Gross amount		31													
Adjustments for discounting in respect of	Reinsurers' share		32													
the items shown at lines	Claims manageme	nt costs	33													
11 to 18 above	Total (31-32+33)		39													
	Prior financial year	'S	41				2062					2062				
Split of line 29	This financial year		42		50411		84554		42	2822		92143				
Onlike of the coope	Incidents occurring financial year	prior to this	51													
Split of line 39	Incidents occurring financial year	in this	52													

Form 22

provisions

Aviva International Insurance Limited

Global business

Name of insurer

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

			registr numbe	ation	GL/ UK/ CM	d	ay	montl	h year	ur	nits	Category number
		R22	21	487	GL	3	1	12	2009	£0	000	180
				forwar previous ye	brought d from financial ear	pay rece in this	ear	e	Amount ca forward to financial y	next	attrib	Amount utable to this ancial year
	I		_		1		2		3			4
	Gross amount		11		141100		64	246	8	1682		4828
Claims incurred in respect of incidents occurring prior	Reinsurers' share		12		42412		16	294	2	7317		1199
to this financial year	Net (11-12)		13		98688		47	952	5	4365		3629
	Claims manageme	ims management costs			1952		1	311		770		129
	Gross amount	oss amount					109	551	74			183982
Claims incurred in respect of incidents occurring in	Reinsurers' share	insurers' share					11	634	1	6006		27640
this financial year	Net (15-16)		17				97	917	5	8425		156342
-	Claims manageme	ent costs	18				3	3192		795		3987
Provision for unexpired risk	(S		19							4655		4655
	Commissions		21		241633		124	663	17	2618		193678
	Other acquisition e	expenses	22		5651		4	307		4315		5643
Net operating	Administrative exp	enses	23				2	2165				2165
expenses	Reinsurance comprofit participations		24		160212		26	198	10	3944		82466
	Total (21+22+23-2	4)	29		87072		104	937	7	2989		119020
	Gross amount		31									
Adjustments for discounting in respect of	Reinsurers' share		32									
the items shown at lines	Claims manageme	ent costs	33									
11 to 18 above	Total (31-32+33)		39									
	Prior financial year	rs	41				(16	877)				(16877)
Split of line 29	This financial year		42		87072		121	814	7	2989		135897
0-14-415-00	Incidents occurring financial year		51									
Split of line 39	Incidents occurring financial year	g in this	52									

Form 22

provisions

Aviva International Insurance Limited

Global business

Name of insurer

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

			Compa registr numbe	ation	GL/ UK/ CM	d	ay	mont	h year	ur	nits	Category number		
		R22	21	487	GL	3	31	12	2009 £		000	220		
	·			forwar previous ye	brought d from financial ear	pay rece in this	ear	e	Amount car forward to r financial ye	ext	attrib	Amount utable to this ancial year		
	1		_		1		2		3			4		
	Gross amount		11		121552		33	3991	109	9755		22194		
Claims incurred in respect of incidents occurring prior	Reinsurers' share		12		13		1	1373	22	2025		23385		
to this financial year	Net (11-12)		13		121539		32	2618	8	7730		(1191)		
	Claims manageme	ent costs	14		2854		1	1625	2	2094		865		
	Gross amount		15				15	685	29326		29326			45011
Claims incurred in respect of incidents occurring in	Reinsurers' share		16											
this financial year	Net (15-16)		17				15	685	29	9326		45011		
·	Claims manageme	ent costs	18				2	2232		630		2862		
Provision for unexpired risk	<b>KS</b>		19											
	Commissions		21		8484		14	126		5454		17156		
	Other acquisition e	expenses	22		3287		3	3947		5883		1351		
Net operating	Administrative exp	enses	23				3	3608				3608		
expenses	Reinsurance comprofit participations		24											
	Total (21+22+23-2	4)	29		11771		21	681	1	1337		22115		
	Gross amount		31						1:	5219		15219		
Adjustments for discounting in respect of	Reinsurers' share		32						1	5219		15219		
the items shown at lines	Claims manageme	ent costs	33											
11 to 18 above	Total (31-32+33)		39											
	Prior financial year	rs	41					2079				2079		
Split of line 29	This financial year		42		11771		19	9602	1	1337		20036		
Calit of line 20	Incidents occurring financial year	prior to this	51			_								
Split of line 39	Incidents occurring financial year	g in this	52											

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**provisions**Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

			registr numbe	ation	UK/ CM	day	mont	h year	un	nits	Category number		
		R22	21	487	GL	31	12	2009	£0	00	260		
				forw previou	nt brought ard from us financial year	Amoun payable receivab in this final year 2	e/ ole	Amount car forward to r financial ye	next	attrib	Amount utable to this ancial year		
	Gross amount		11		457587		3512		8363		(75712)		
Claims incurred in respect			12		58222	21	6453		2193		(19576)		
of incidents occurring prior	Net (11-12)		13		399365	20	7059		6170		(56136)		
to this financial year	Claims manageme	ant coete	14		5770	20	3881		2114		225		
	Gross amount	711 00313	15		3770	1/	9654		2359		362013		
Claims incurred in respect	Reinsurers' share		16			17	202		1444		1646		
of incidents occurring in this financial year			Net (15-16)		17			14	9452		0915		360367
uns imanciai year	Claims manageme	ent costs	18				3240		2873		16113		
Provision for unexpired risk			19										
	Commissions		21		102346	18	6950	83	3314		205982		
	Other acquisition e	expenses	22		23017	5	0892	24	4803		49106		
Net operating	Administrative exp	enses	23			3	1372				31372		
expenses	Reinsurance comr		24		3235		1937		1963		3209		
	Total (21+22+23-2	4)	29		122128	26	7277	100	6154		283251		
	Gross amount		31										
Adjustments for discounting in respect of	Reinsurers' share		32										
the items shown at lines	Claims manageme	ent costs	33										
11 to 18 above	Total (31-32+33)		39										
Calit of line 20	Prior financial year	rs	41				7073				7073		
Split of line 29	This financial year		42		122128	26	0204	106	6154		276178		
Split of line 20	Incidents occurring financial year	g prior to this	51										
Split of line 39	Incidents occurring financial year	g in this	52										

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provisions

Aviva International Insurance Limited

Global business

Name of insurer

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

	_		registr numbe	ation	UK/ CM	day	mont	h year	un	its	Category number
		R22	21	487	GL	31	12	2009	£0	00	270
				forware previous	nt brought ard from us financial year	Amoun payable receivab in this fina year <b>2</b>	e/ ole	Amount car forward to r financial ye	next	attrib	Amount utable to this ancial year
	Gross amount		11		2187426		9561		2735		(85130)
Claims incurred in respect	Reinsurers' share		12		442228		7484		3479		48735
of incidents occurring prior to this financial year	Net (11-12)		13		1745198		2077		9256		(133865)
to triis iirianciai yeai	Claims managemen	nt costs	14		23925		2051		7939		6065
	Gross amount		15			7361		231244			238605
Claims incurred in respect	Reinsurers' share		16								
of incidents occurring in this financial year	Net (15-16)		17				7361	23′	1244		238605
and maneral year	Claims manageme	nt costs	18				6320	3	3161		9481
Provision for unexpired risk	(S		19								
	Commissions		21		39029	5	9498	26	6229		72298
	Other acquisition ex	kpenses	22		16799	3	0848	15	5164		32483
Net operating	Administrative expe	enses	23				9036				9036
expenses	Reinsurance comm profit participations		24								
	Total (21+22+23-24	1)	29		55828	· ·	9382	4	1393		113817
A !!	Gross amount		31		393032			433	3811		40779
Adjustments for discounting in respect of	Reinsurers' share		32		107000			156	6816		49816
the items shown at lines	Claims managemen	nt costs	33								
11 to 18 above	Total (31-32+33)		39		286032			276	3995		(9037)
Calit of line 20	Prior financial years	3	41				(1067)				(1067)
Split of line 29	This financial year		42		55828	10	0449	4	1393		114884
Split of line 20	Incidents occurring financial year	prior to this	51		286032			276	6995		(9037)
Split of line 39	Incidents occurring financial year	in this	52								

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provisions

Aviva International Insurance Limited

Global business

Name of insurer

Financial year ended 31st December 2009

FSA general insurance business reporting category

# Total primary (direct) and facultative marine business

, , ,	,		Compa registr numbe	ation	GL/ UK/ CM	day	mont	h year	ur	nits	Category number
		R22	21	487	GL	31	12	2009	£0	000	340
			•	forw previou	nt brought eard from us financial year	Amour payable receival in this fina year	e/ ole	Amount car forward to n financial ye	ext	attrib	Amount utable to this ancial year
	I				1	2		3			4
	Gross amount		11		3654		3428	2	2479		2253
Claims incurred in respect of incidents occurring prior	Reinsurers' share		12				539		759		1298
to this financial year	Net (11-12)		13		3654		2889	1	720		955
	Claims managem	ent costs	14		386		310		206		130
	Gross amount		15				1361	1	1050		2411
Claims incurred in respect of incidents occurring in	Reinsurers' share		16								
this financial year	Net (15-16)		17				1361	1	1050		2411
	Claims managem	ent costs	18				254		87		341
Provision for unexpired risk	(S		19								
	Commissions		21		806		16226	1	1138		15894
	Other acquisition	expenses	22		343		4828		569		4602
Net operating	Administrative exp	enses	23				1496				1496
expenses	Reinsurance com profit participation		24								
	Total (21+22+23-2	24)	29		1149	2	22550	1	707		21992
A -1:	Gross amount		31								
Adjustments for discounting in respect of	Reinsurers' share		32								
the items shown at lines	Claims managem	ent costs	33								
11 to 18 above	Total (31-32+33)		39								
0-14-415-00	Prior financial yea	rs	41								
Split of line 29	This financial yea	r	42		1149		22550	1	707		21992
Calit of line 20	Incidents occurrin financial year	g prior to this	51								
Split of line 39	Incidents occurrin financial year	g in this	52								

Form 22

provisions

Aviva International Insurance Limited

Global business

Name of insurer

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

			Compa registr numbe	ation	GL/ UK/ CM	day	mont	:h year	ur	nits	Category number
		R22	21	487	GL	31	12	2009	£0	000	409
				forw previou	nt brought ard from us financial year	Amoun payable receival in this fina year 2	e / ole	Amount carriforward to n financial ye	ext	attrib	Amount utable to this ancial year
	Gross amount		11		76895		7864		7966		(1065)
Claims incurred in respect	Reinsurers' share		12		6492	-	5221		3423		2152
of incidents occurring prior to this financial year	Net (11-12)		13		70403	2	22643		1543		(3217)
to this illiancial year	Claims managem	ent costs	14		3371		1329	1	463		(579)
	Gross amount		15			2	28156	25	5217		53373
Claims incurred in respect	Reinsurers' share		16				3767				3767
of incidents occurring in this financial year	Net (15-16)		17			2	24389	25	217		49606
	Claims managem	ent costs	18				1537	1	182		2719
Provision for unexpired risk	(S		19								
	Commissions		21		28272		6152	16	052		18372
	Other acquisition	expenses	22		3160		587	2	2145		1602
Net operating	Administrative exp	penses	23				870				870
expenses	Reinsurance com profit participation		24		14531		345	5	807		9069
	Total (21+22+23-	24)	29		16901		7264	12	2390		11775
A divistmenta for	Gross amount		31					2	2812		2812
Adjustments for discounting in respect of	Reinsurers' share		32					2	2812		2812
the items shown at lines 11 to 18 above	Claims managem	ent costs	33								
TI to 10 above	Total (31-32+33)		39								
Split of line 29	Prior financial yea	ars	41				1849				1849
Opin of lifte 29	This financial yea	r	42		16901		5415	12	2390		9926
Split of line 39	Incidents occurring financial year	g prior to this	51								
John of litte 3a	Incidents occurrin	g in this	52								

Form 22

provisions

Aviva International Insurance Limited

Global business

Name of insurer

Financial year ended 31st December 2009

FSA general insurance business reporting category

### **Total Non-Proportional Reinsurance Treaty Business accepted**

			Compa registr numbe	ation	GL/ UK/ CM		day	mont	h year	un	its	Category number
		R22	21	487	GL		31	12	2009	£0	00	500
				forwai previous ye	brought rd from financial ear	l re	Amount payable eceivab his finar year <b>2</b>	e/ ole	Amount ca forward to financial y	next	attrib	Amount utable to this ancial year
	Gross amount		11		22700			(474)		6136		(7038)
Claims incurred in respect			12		22700			(474)		0130		(7030)
of incidents occurring prior	Net (11-12)		13		22700			(474)	1	6136		(7038)
to this financial year	Claims manageme	nt cooto	14		22700			(474)		0130	00 50  Amour attributable financial	(7030)
		enii cosis	15									
Claims incurred in respect	Gross amount		_			-						
of incidents occurring in	Reinsurers' share Net (15-16)		16 17									
this financial year	Claims manageme	ont coete	18									
Provision for unexpired risk		5111 00313	19									
1 Tovision for unexpired fish	Commissions		21									
	Other acquisition e	vnancac	22									
Net operating	Administrative exp	•	23					62				62
expenses	Reinsurance comprofit participations	missions and	24					02				62
	Total (21+22+23-2		29					62				62
	Gross amount	,	31									
Adjustments for discounting in respect of	Reinsurers' share		32									
the items shown at lines	Claims manageme	ent costs	33									
11 to 18 above	Total (31-32+33)		39									
	Prior financial year	rs	41					62				62
Split of line 29	This financial year		42									
Cally of the 2 CO	Incidents occurring financial year		51									
Split of line 39	Incidents occurring financial year	g in this	52									_

Form 22

provisions

Aviva International Insurance Limited

Global business

Name of insurer

Financial year ended 31st December 2009

FSA general insurance business reporting category

### **Total Proportional Reinsurance Treaty Business accepted**

			Compa registr numbe	ation	GL/ UK/ CM	d	ay	mont	h year	uı	nits	Category number
		R22	21	487	GL	3	31	12	2009	£0	Amoun attributable of financial y  4  (7)  (1)  (5)  20  107	600
				forwal previous ye	t brought rd from s financial ear	pay rece in this	/ear	/ e	Amount ca forward to financial	next	attrib	Amount utable to this ancial year
	I -				1		2		3			
01-11	Gross amount		11		1305952			2300		19906		(73746)
Claims incurred in respect of incidents occurring prior	Tremourers snare		12		52767			5381				(15554)
to this financial year	Net (11-12)		13		1253185		570	6919		18074 (5 13567 2 29545 107 29545 107	(58192)	
	Claims manageme	ent costs	14		29632		3	7882		13567	Amount attributable to financial your stributable to financial you	21817
	Gross amount		15				643	3277	4:	29545		1072822
Claims incurred in respect of incidents occurring in	Reinsurers' share		16									
this financial year	Net (15-16)		17				643	3277	4:	29545		1072822
	Claims manageme	ent costs	18				70	0866		1024	Amount attributable t financial y    4	81890
Provision for unexpired risk	(S		19									
	Commissions		21		186807		192	2443	10	7474		271776
	Other acquisition e	expenses	22		83550		103	3139		0212		136477
Net operating	Administrative exp	enses	23				88	3016				88016
expenses	Reinsurance comprofit participations		24									
	Total (21+22+23-2	:4)	29		270357		383	3598	1:	7686		496269
	Gross amount		31									
Adjustments for discounting in respect of	Reinsurers' share		32									
the items shown at lines	Claims manageme	ent costs	33									
11 to 18 above	Total (31-32+33)		39									
0 111 111 00	Prior financial year	rs	41									
Split of line 29	This financial year		42		270357		383	3598	1:	7686		496269
Calit of line 20	Incidents occurring financial year	g prior to this	51									
Split of line 39	Incidents occurring financial year	g in this	52								Amoun attributable in financial y  4  6 (7  2 (1)  4 (5)  7 2  5 107  4 8  4 27  2 13  8  6 49	

Category number

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

#### **Total Business**

									Γ	R2	3 21	487	GL 31	12	2009 £00	001
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta	anding carried		ims outs	standing orward	Claims incurred	Deduction for discounting	Earned premiums	Deterioration (surplus) of	/ Claims ratio %
Month	Year		the accident year	(net) as at end of the accident year	since the end	this financial year	Reported (net)	Incurred but not reported (net)	Reported	/	Incurred but not reported (net)	(latest year) or developed (other years) during this financial year (4+5+6-7-8)	from claims outstanding carried forward (net)	(net)	original reserve %	
			1	2	3	4	5	6	7		8	9	10	11	12	13
12	2009	11				996984	821780	211898				2030662		309580	2	65.6
12	2008	12	1237160	1321718		651087	600134	46400	987	7611	334107	(24097)		401478	1 (1.8	63.1
12	2007	13	1330188	1383973	792570	200997	358019	14638	552	2280	38601	(17227)		389257	0 (1.3	69.3
12	2006	14	1077505	1364149	874855	117506	258838	4972	408	3168	13496	(40348)		404775	8 (7.9	57.7
12	2005	15	1003367	1418909	917571	89151	142073	2590	237	126	23773	(27085)		408651	5 (18.9	52.7
12	2004	16	884217	1416106	964524	52642	69698	1554	132	2340	4400	(12846)		390215	5 (23.	) 50.6
12	2003	17	848236	1349261	940527	29948	39497	987	86	6181	1240	(16989)		354834	2 (25.	) 52.4
12	2002	18	905754	1241862	956283	19619	30564	1802	61	511	1899	(11425)		331418	7 (18.8	57.8
12	2001	19	801291	1065422	927169	9742	20439	575	36	6107	569	(5920)		270993	4 (10.	) 64.9
12	2000	20	811722	1095938	1051680	1736	8974	176	15	5241	175	(4530)		254377	5 (3.0	73.7
Prior accide	ent years	21				33190	235475	511856	278	3369	588351	(86199)	276995			
Reconcilia	ation	22														
Total (11	to 22)	29				2202602	2585491	797448	2794	1934	1006611	1783996	276995			

Company

registration number GL/

UK/ CM

day month

year

units

ò

Category number

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

									Γ	R2	3 21	487	GL 31	12	2009	:000	002
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta			ms outs ought fo	standing orward	Claims incurred	Deduction for discounting	Earned premiums	Deteriora (surplu		Claims ratio %
Month	Year		the accident year	(net) as at end of the accident year	since the end		Reported (net)	Incurred but not reported (net)	Reported (		Incurred but not reported (net)	(latest year) or developed (other years) during this financial year (4+5+6-7-8)	from claims outstanding carried forward (net)	(net)	origir reserv	ál	
			1	2	3	4	5	6	7		8	9	10	11	12		13
12	2009	11				353707	458201	145932				957840		154040	6		62.2
12	2008	12	346854	697143		305348	356055	31917	5179	957	179186	(3823)		178375	9	(.5)	58.3
12	2007	13	446743	795002	381918	109141	225001	11024	3294	435	30099	(14368)		188511	4	(8.5)	62.3
12	2006	14	372545	720076	423915	62054	147482	3797	2241	108	11307	(22082)		208948	6	11.5)	48.3
12	2005	15	397950	778835	463452	45288	87463	2171	1322	230	23028	(20336)		221597	5	23.2)	45.0
12	2004	16	352387	758904	491184	27672	41001	1370	807	703	4109	(14769)		206514	8	26.0)	44.2
12	2003	17	343204	754621	506568	19236	26562	878	544	422	1113	(8859)		176119	1	26.7)	50.9
12	2002	18	423677	705293	520358	16407	19016	1748	43′	157	1859	(7845)		169739	7	21.0)	57.8
12	2001	19	630107	872397	755161	8627	18661	560	329	945	566	(5663)		216321	4	(10.2)	65.3
12	2000	20	811196	1093719	1050411	1736	8974	176	152	241	175	(4530)		253928	3	(3.0)	73.7
Prior accide	ent years	21				33664	229224	501971	2717	769	572251	(79161)	276995				
Reconcilia	ation	22															
Total (11	to 22)	29				982880	1617640	701544	17019	967	823693	776404	276995				

Company

registration number GL/

UK/ CM

day month

year

units

Ó

Category

number

units

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

### **Total Treaty Reinsurance Accepted Business**

									F	23 2	1487	GL	31	12	2009 £000	003
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta			outstanding nt forward	Claims incurred	Deductio		Earned premiums	Deterioration (surplus) of	/ Claims ratio %
Month	Year		the accident year	(net) as at end of the accident year	since the end		Reported (net)	Incurred but not reported (net)	Reported (ne	not reported (net)	l developed	from cla outstand carrie forward (	ims ding ed	(net)	original reserve %	
			1	2	3	4	5	6	7	8	9	10		11	12	13
12	2009	11				643277	363579	65966			107282	2		155539	5	69.0
12	2008	12	890306	624575		345739	244079	14483	469654	15492	(2027	1)		223102	2 (3.2	) 67.0
12	2007	13	883445	588971	410652	91856	133018	3614	222845	850	2 (285	9)		200745	8.5	75.8
12	2006	14	704960	644073	450940	55452	111356	1175	184060	218	(1826	6)		195827	2 (3.9	67.6
12	2005	15	605417	640074	454119	43863	54610	419	104896	74	(674)	9)		187054	(13.6	61.9
12	2004	16	531830	657202	473340	24970	28697	184	51637	29	1923	3		183700	(19.8	57.6
12	2003	17	505032	594640	433959	10712	12935	109	31759	12	(813	0)		178715	(23.0	53.9
12	2002	18	482077	536569	435925	3212	11548	54	18354	4	(358)	0)		161679	(16.0	57.7
12	2001	19	171184	193025	172008	1115	1778	15	3162		3 (25)	7)		54672	(9.4	63.3
12	2000	20	526	2219	1269									449	2 (42.8	40.0
Prior accide	ent years	21				(474)	6251	9885	6600	1610	(703	3)				
Reconcilia	ation	22														
Total (11	to 22)	29				1219722	967851	95904	1092967	18291	1007592	2				

Company

registration number GL/

UK/

CM

month year

Ö

Category

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

									_		numbe	r CM		day	month	year	units	number
										R2	21	487	GL	31	12	2009	£000	160
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta forv			ims out rought f	standing forward	Claims incurred	Deduct		Earned premiums		ioration / plus) of	Claims ratio %
Month	Year		the accident year		since the end of the accident year, but prior to this financial year		Reported (net)	Incurred but not reported (net)	Reported	I (net)	Incurred but not reported (net)	(latest year) or developed (other years) during this financial year (4+5+6-7-8)	from coutsta carr forward	nding ied	(net)	res	iginal erve %	
			11	2	3	4	5	6	7		8	9	10	0	11		12	13
12	2009	11				57542	43901	4055				105498			19985	9		52.8
12	2008	12	68305	57862		47567	7002	229	53	3286	4576	(3064)	)		21901	1	(5.3)	56.2
12	2007	13	117287	88836	74511	12212	2009	110	9	9792	1322	3217			24871	7		82.9
12	2006	14	121241	79984	76637	3272	2912	30	4	4697	143	1374			33060	3	3.6	61.7
12	2005	15	133632	115696	94325	2296	1571	14	2	2269	33	1579			36197	0	(15.1)	64.0
12	2004	16	129492	207480	94683	1391	278	6		670	18	987			36430	5	(53.6)	62.0
12	2003	17	93840	207546	129803	1390	1037	3	2	2055	7	368			32071	1	(36.3)	70.5
12	2002	18	141811	156477	114904	1237	1904	2	2	2795	3	345			35283	8	(24.6)	73.6
12	2001	19	213068	177757	161125	842	2490	2	2	2739	2	593			52652	4	(7.5)	71.7
12	2000	20	261730	228609	250242	151	109	3		267	4	(8)	)		63143	3	9.6	81.1
Prior accide	ent years	21				3577	1556		2	2135		2998						
Reconcilia	ation	22																
Total (11	to 22)	29				131477	64769	4454	80	0705	6108	113887						

Company registration

GL/ UK/ Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

									_		registr numbe	ation U	IJ	day	month	year	units	Category number
										R2	23 21	487	GL	31	12	2009	£000	180
Accident y  Month	Year		Claims paid (net) during the accident year	of the accident year	year, but prior to this financial year	year	Claims outsta forv Reported (net)	Incurred but not reported (net)	Reported	orought	tstanding forward Incurred but not reported (net)	Claims incurred (latest year) of developed (other years) during this financial year (4+5+6-7-8)	disco from outst ca forwa	ction for ounting claims tanding irried ard (net)	Earned premiums (net)	s (sui	plus) of riginal erve %	Claims ratio %
40	2009	11	11	2	3	07047	5	6 22006	7		8	9 15634	_	10	11 2612	24	12	13
12		$\vdash$		20044		97917	35429	22996		0400	07040						40.0	59.9
12	2008	12	59802	60041		37336	24669	4501		2199	27842	646			2649		10.8	47.7
12	2007	13	41449	36797	24096	7727	2061	1484		6837	3377	105	_		35079	96	(3.9)	21.9
12	2006	14	54230	51197	46284	1252	416	791		1015	2447	(100	3)		3533	31	(4.8)	29.1
12	2005	15	56982	66196	50666	1016	1180	1026		1906	3515	(219	9)		3661	73	(18.6)	30.3
12	2004	16	47228	75019	59353	294	538	811		995	799	(15	1)		33599	96	(18.7)	32.2
12	2003	17	44237	70880	51979	96	834	598		1204	586	(26	2)		25319	91	(24.5)	38.6
12	2002	18	39510	71347	52242	14	307	1188		576	1178	(24	5)		2119	18	(24.7)	44.0
12	2001	19	44843	79739	69117	5	492	268		322	258	18	5		22130	67	(12.4)	51.8
12	2000	20	60254	91522	79169	206	457	66		721	66	(5	3)		23689	98	(12.7)	59.2
Prior accide	ent years	21				6	12608	70	1	2775	70	(16	1)					
Reconcilia	ation	22																
Total (11	to 22)	29				145869	78991	33799	5	8550	40138	15997	1					

Company

GL/

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

									_		registra numbe	ation U	(/	day	month	year	units	Category number
										R2	3 21	487	GL	31	12	2009	£000	220
Accident y  Month	Year		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	of the accident year, but prior to this financial year	year	Claims outsta forv Reported (net)	Incurred but not reported (net)	Reported	rought f	Incurred but not reported (net)	Claims incurred (latest year) of developed (other years) during this financial year (4+5+6-7-8)	disc fron outs c forw	uction for counting n claims standing arried ard (net)	Earned premium (net)	s (su	orplus) of original serve %	
12	2009	11	1	2	3	<b>4</b> 15685	<b>5</b> 25456	<b>6</b> 3870	7		8	<b>9</b> 4501	1	10	11 536	90	12	<b>13</b> 83.8
12	2009	12	19386	30791		14576	24291	381	25	5734	5057	845	_		610	-	27.5	96.1
	2008	13		46210	15293	5162				3525	299				779			70.7
12		$\vdash$	23990				10591	114				(295	+				(32.6)	
12	2006	14	22733	48089	20922	3894	11926	39		3876	87	(310	<del>-</del>		940	_	(23.5)	63.3
12	2005	15	25087	51623	20452	2948	9607	19	12	2139	26	40	9		1020	44	(36.0)	56.9
12	2004	16	19393	33338	31027	879	6487	9	9	9524	13	(216	2)		851	01	15.2	67.9
12	2003	17	23820	40731	34443	773	5696	9	8	3193	4	(171	9)		961	71	.5	67.3
12	2002	18	42883	58544	46418	398	623	5	1	1997		(97	1)		1518	80	(19.0)	59.5
12	2001	19	108978	125249	103901	675	4631	4	5	5500	1	(19	1)		3233	09	(12.8)	67.5
12	2000	20	157354	175253	167935	492	1187	2	2	2593		(91	2)		4298	35	(3.2)	76.1
Prior accide	ent years	21				2821	12109		12	2971		195	9					
Reconcilia	ation	22																
Total (11	to 22)	29				48303	112604	4452	116	6052	5487	4382	0					

Company

GL/

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

									_		registr numbe	ation U	K/	day	month	year	units	Category number
										R2	23 21	487	GL	. 31	12	2009	£000	260
Accident y	Year		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year		Claims paid (net) during this financial year	Claims outsta forv Reported (net)	/ard		orought	Incurred but not reported (net)	Claims incurred (latest year) developed (other years during this financial yea (4+5+6-7-8)	or for for for for for for for for for f	eduction for discounting rom claims outstanding carried orward (net)	Earned premiums (net)	s (su	rioration / rplus) of riginal serve %	Claims ratio %
			1	2	3	4	5	6	7		8	9		10	11	_	12	13
12	2009	11				149452	161702	49213				36036	67		6404	18		56.3
12	2008	12	163351	246824		144876	71873	5233	18	2175	64649	(2484	42)		7531	72	(10.1)	51.2
12	2007	13	233457	362755	212130	44389	37419	2088	8	7820	7177	(1110	01)		7474	40	(18.4)	70.8
12	2006	14	147073	258290	194970	7066	8574	560	2	0095	1443	(533	38)		7970	95	(18.2)	44.9
12	2005	15	165678	226071	179361	6151	1459	192	1	1146	411	(375	55)		8406	33	(17.2)	42.0
12	2004	16	113482	157434	150301	800	1105	43		5390	14	(345	56)		7400	33	(3.3)	35.9
12	2003	17	132063	164517	123638	2820	2306	15		7115	4	(197	78)		5330	75	(21.7)	48.9
12	2002	18	127626	131263	94204	435	1738	12		3546	2	(136	63)		45542	25	(26.6)	49.2
12	2001	19	124004	149856	136261	82	819	1		1890		(98	38)		3986	50	(8.5)	65.5
12	2000	20	133581	195025	204243	190	427			741		(12	24)		3908	18	5.0	86.6
Prior accide	ent years	21				250	2306			5747		(319	91)					
Reconcilia	ation	22																
Total (11	to 22)	29				356511	289728	57357	32	5665	73700	30423	31					

Company

GL/

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

									_		registra numbe	ation UK/	day	month	year units	Category number
										R2	23 21	487	GL 31	12	2009 £000	270
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta			aims ou orought	tstanding forward	Claims incurred	Deduction for discounting	Earned premiums	Deterioration (surplus) of	Claims ratio %
Month	Year		the accident year	(net) as at end of the accident year	since the end	this financial year	Reported (net)	Incurred but not reported (net)	Reported	d (net)	Incurred but not reported (net)	(latest year) or developed (other years) during this financial year (4+5+6-7-8)	from claims outstanding carried forward (net)	(net)	original reserve %	
		Ш	11	2	3	4	5	6	7		8	9	10	11	12	13
12	2009	11				7361	171578	59666				238605		33110	9	72.1
12	2008	12	11685	271092		43789	211148	21104	20	0212	70880	4949		40319	3 1.8	71.4
12	2007	13	5379	226312	39599	37223	169580	7154	20	1517	17175	(4735)		38844	6 12.0	66.7
12	2006	14	7413	249475	71455	44667	120254	2352	17	3565	6994	(13286)		41248	6 (4.3	59.7
12	2005	15	4905	278033	94909	31577	71132	908	10	1634	18986	(17003)		44441	1 (28.6	45.8
12	2004	16	5951	221315	132516	23691	31442	490	6	2592	3228	(10197)		42057	7 (15.0	46.1
12	2003	17	6578	201574	132210	13608	16438	166	3	5365	398	(5551)		33689	6 (19.4	50.2
12	2002	18	6341	207605	145539	13683	13161	19	3	1929	148	(5214)		25882	5 (17.0	69.1
12	2001	19	7968	187135	152510	6843	4020		1	5304	19	(4460)		22755	8 (12.7	75.3
12	2000	20	10118	195156	145152	622	5152			8647		(2873)		24443	7 (22.7	65.9
Prior accide	ent years	21	·			26374	192872	501864	22	4461	572144	(75495)	276995			
Reconcilia	ation	22														
Total (11	to 22)	29				249438	1006777	593723	105	5226	689972	104740	276995			

Company

GL/

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

### Total primary (direct) and facultative marine business

											registr numbe	ation UK	1	day	month	year	units	Category number
										R2	23 21	487	GL	31	12	2009	£000	340
Accident y  Month	Year		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	year, but prior to this financial year	Claims paid (net) during this financial year	Reported (net)	Incurred but not reported (net)	Reported	orought	Incurred but not reported (net)	Claims incurred (latest year) o developed (other years) during this financial year (4+5+6-7-8)	disco from outsta car forwar	ction for bunting claims anding rried rd (net)	Earned premium (net)	s (su	urplus) of original serve %	Claims ratio %
40	0000	44	1	2	3	4	5	6	7		8	9	_	10	11	00	12	13
12	2009	11				1361	1038	12				2411			55			43.2
12	2008	12	2237	767		1041	481			756	11	755	5		68	16	98.4	55.1
12	2007	13	2806	10604	182	598	243			794	12	35	5		66	78	(90.4)	57.3
12	2006	14	2226	1451	206	414	144	2		612	2	(54	1)		75	39	(47.2)	39.7
12	2005	15	1975	2665	763	446	168			434	3	177	,		73	47	(48.3)	45.6
12	2004	16	2626	3132	646	148	258			270		136	5		91	82	(66.4)	40.1
12	2003	17	1510	1182	801	165	120			208		77	·		73	67	(8.1)	35.2
12	2002	18	2053	1533	1806	6	158			160		4			62	82	28.5	64.0
12	2001	19	2038	2104	1447	47	84			210		(79	9)		68	67	(25.0)	52.7
12	2000	20	2112	1917	1802	9	26			38		(;	3)		68	69	(4.2)	57.5
Prior accide	ent years	21				15	36			144		(93	3)					
Reconcilia	ation	22																
Total (11	to 22)	29				4250	2756	14		3626	28	3366	5					

Company

GL/

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

									_		registr numbe	ation UK	1	day	month	year	units	Category number
										R2	23 21	487	GL	31	12	2009	£000	409
Accident y	Year		Claims paid (net) during the accident year		Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outsta forv Reported (net)	vard		orought	tstanding forward Incurred but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduct discou from c outsta carr forward	inting laims nding ied	Earned premiums (net)	s (su	rioration / plus) of riginal erve %	Claims ratio %
			1	2	3	4	5	6	7		8	9	10	0	11		12	13
12	2009	11				24389	19097	6120				49606	;		4854	14		102.2
12	2008	12	22088	29766		16163	16591	469	2	3595	6171	3457			7563	32	11.6	73.1
12	2007	13	22375	23488	16107	1830	3098	74		4150	737	115	i		6503	38	(10.1)	66.9
12	2006	14	17629	31590	13441	1489	3256	23		5248	191	(671	)		9434	10	(42.4)	38.0
12	2005	15	9691	38551	22976	854	2346	12		2702	54	456	i		9334	17	(32.1)	38.4
12	2004	16	34215	61186	22658	469	893	11		1262	37	74			10990	)4	(60.7)	53.0
12	2003	17	41156	68191	33694	384	131	87		282	114	206	;		21378	30	(49.7)	35.3
12	2002	18	63453	78524	65245	634	1125	522		2154	528	(401	)		26022	29	(14.0)	50.3
12	2001	19	129208	150557	130800	133	6125	285		6980	286	(723	3)		45893	39	(8.8)	58.1
12	2000	20	186047	206237	201868	66	1616	105		2234	105	(552	2)		59896	63	(1.3)	65.1
Prior accide	ent years	21				621	7737	37	1	3536	37	(5178	3)					
Reconcilia	ation	22																
Total (11	to 22)	29				47032	62015	7745	6	2143	8260	46389						

Company

GL/

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

### Total Non-Proportional Reinsurance Treaty Business accepted

											registi numbe	ation (	JK/ CM		day	month	year	units	Category number
										R	23 21	487	C	<b>3</b> L	31	12	2009	£000	500
Accident y	ear ended	Claims paid (net) during outstanding paid (net) during the accident (net) as at end since the end this financial (net) (net) during (net)									itstanding forward Incurred but	Claims incurred (latest year)	) or	Deduct discou	ınting	Earned premium (net)	s (sui	rioration / plus) of riginal	Claims ratio %
Month	Year		year	of the accident year	of the accident year, but prior to this financial year	this financial year Reported (net) Incurred but not reported (net)  4 5 6		·	a (Hot)	not reported (net)	developed (other year during this financial ye (4+5+6-7-6	rs) is ear	outsta carr forward	nding ied d (net)	` ,		erve %		
40	0000	44	11	2	3	4	5	6	7		8	9	-	10	)	11		12	13
12	2009	11																	
12	2008	12																	
12	2007	13																	
12	2006	14																	
12	2005	15																	
12	2004	16																	
12	2003	17																	
12	2002	18																	
12	2001	19																	
12	2000	20																	
Prior accide	ent years	21				(474)	6251	9885		6600	16100	(70	038)						
Reconcilia	ation	22																	
Total (11	to 22)	29				(474)	6251	9885		6600	16100	(70	038)						

Company

GL/

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

### **Total Proportional Reinsurance Treaty Business accepted**

									_		regist numb	ation l	GL/ UK/ CM		day	month	year	units	Category number
										R2	23 2·	487	G	SL	31	12	2009	£000	600
Accident y	Claims paid (net) during the accident year of the accident year of the accident to find the accident to find the accident of the accident of the accident to find the accident of the accident											Claims incurred (latest year develope	or d	Deduction discount from clair outstand	ing ims	Earned premiums (net)	s (su	erioration / irplus) of original serve %	Claims ratio %
Month	Year		,	year	year, but prior to this financial year	,	(net)				(net)	(other yea during thi financial ye (4+5+6-7-	is ear	carried forward (	d 📗			40	40
40	0000	11	1	2	3	4	5	6	7		8	9	200	10		11	20	12	13
12	2009					643277	363579	65966			4=4004	10728				15553		(0.0)	69.0
12	2008	12	890306	624575		345739	244079	14483		9654	154921	· `	274)			22310		(3.2)	67.0
12	2007	13	883445	588971	410652	91856	133018	3614	22	2845	8502	(28	859)			20074	56	8.5	75.8
12	2006	14	704960	644073	450940	55452	111356	1175	18	4060	2189	(182	266)			19582	72	(3.9)	67.6
12	2005	15	605417	640074	454119	43863	54610	419	10	4896	745	(67	749)			18705	40	(13.6)	61.9
12	2004	16	531830	657202	473340	24970	28697	184	5	1637	291	19	923			18370	07	(19.8)	57.6
12	2003	17	505032	594640	433959	10712	12935	109	3	1759	127	(8	130)			17871	51	(23.0)	53.9
12	2002	18	482077	536569	435925	3212	11548	54	1	8354	40	(35	580)			16167	90	(16.0)	57.7
12	2001	19	171184	193025	172008	1115	1778	15		3162	3	(2	257)			5467	20	(9.4)	63.3
12	2000											44	92	(42.8)	40.0				
Prior accide	Prior accident years 21 21																		
Reconcilia	ation	22																	
Total (11	to 22)	29				1220196	961600	86019	108	6367	166818	10146	630					·	

Company

GL/

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

Total Bus	iness														Com regis numl	tration	U	L/ K/ M		day	month	yea	r	units	Category number
													R	24	2	1487		GL		31	12	200	9	£000	001
	Underwriting y	rear ended		Prior underwriting years	мм ү	Υ	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	Total all columns
				29 29	12 0	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	80	12	09	99 99
	Gross Amour	nt	11	38		7		(320)		(11)															(286)
Premiums written	Reinsurers' s	hare	12	(13)	(2	236)		(305)		(11)															(565)
	Net (11-12)		19	51	2	243		(15)																	279
	Gross Amour	nt	21	29277	41	161		(116)		1430		1321													36073
Claims paid	Reinsurers' s	hare	22	28552	39	974		(619)		1430		1321													34658
	Net (21-22)		29	725	1	187		503																	1415
Claims mana	gement costs		39																						
	Commissions	3	41	132	2	207		531		500															1370
Net	Other acquisi	tion expenses	42																						
operating	Administrative	e expenses	43																						
expenses	Reinsurers' cor	nmissions and profit	44	(1)		(19)		(24)		500															456
	Payable net (	41+42+43-44)	49	133	2	226		555																	914
	Brought	Undiscounted	51	12615	109	950	2	24818																	48383
	forward	Adjustment for discounting	52																						
Technical provisions	Carried	Undiscounted	53	10788	91	181	2	26364																	46333
Provisions	forward	Adjustment for discounting	54																						
	Increase (decre	ase) in the financial	59	(1827)	(17	769)		1546																	(2050)
Balance on eac		ear (19-29-39-49-59)	69	1020	15	599		(2619)																	

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

Total Prim	ary (Direct)	and Facultat	ive	Business												pany stration ber	١ (	€L/ JK/ CM		day	month	yea	ar	units	Category number
													F	R24	:	21487		GL		31	12	200	9	£000	002
L	Inderwriting ye	ear ended		Prior underwriting years	мм	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Total all columns
	T			29 29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99
	Gross Amoun	t .	11	39		2		(604)		(24)															(587)
Premiums written	Reinsurers' sh	are	12	(13)		(236)		(276)		(24)															(549)
	Net (11-12)		19	52		238		(328)																	(38)
	Gross Amoun	t	21	17933		3965		(1206)		727		1145													22564
Claims paid	Reinsurers' sh	are	22	17216		3895		(1114)		727		1145													21869
	Net (21-22)		29	717		70		(92)																	695
Claims mana	gement costs		39																						
	Commissions		41	132		207		555		501															1395
	Other acquisit	on expenses	42																						
Net operating	Administrative	expenses	43																						
expenses	Reinsurers' com participations	missions and profit	44	(1)		(19)		(26)		501															455
	Payable net (4	1+42+43-44)	49	133		226		581																	940
	Brought	Undiscounted	51	11463		9563	:	21257																	42283
	forward	Adjustment for discounting	52																						
Technical provisions	Carried	Undiscounted	53	9657		8435	:	22053																	40145
Piovisions	forward	Adjustment for discounting	54																						
	Increase (decrea	ase) in the financial	59	(1806)		(1128)		796																	(2138)
Balance on eac	17	ar (19-29-39-49-59)	69	1008		1070		(1613)																	465

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

## **Total Treaty Reinsurance Accepted Business**

Total Trea	ty Reinsura	ince Accepted	d Bı	usiness												pany tration ber	ı	GL/ JK/ CM		day	month	yea	ar	units	Category number
													F	R24	2	21487		GL		31	12	200	9	£000	003
U	Inderwriting ye	ear ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MN	I YY	Total all columns
	1			29 29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99
Premiums	Gross Amoun		11	(1	)	5		284		13															301
written	Reinsurers' sh	are	12					(29)		13															(16)
	Net (11-12)		19	(1	)	5		313																	317
	Gross Amoun		21	11344		196		1090		703		176													13509
Claims paid	Reinsurers' sh	are	22	11336		79		495		703		176													12789
	Net (21-22)		29	8		117		595																	720
Claims mana	gement costs		39																						
	Commissions		41					(24)		(1)															(25)
	Other acquisit	on expenses	42																						
Net operating	Administrative	expenses	43																						
expenses	Reinsurers' com	missions and profit	44					2		(1)															1
	Payable net (4	1+42+43-44)	49					(26)																	(26)
	Brought	Undiscounted	51	1152		1387		3561																	6100
	forward	Adjustment for discounting	52																						
Technical provisions	Carried	Undiscounted	53	1131		746		4311																	6188
PIOVISIONS	forward	54																							
	Increase (decrea	discounting ase) in the financial	59	(21	)	(641)		750																	88
Balance on eac			69	12		529		(1006)																	(465)

Company

GL/

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

Total prim	ary (direct)	and facultati	ve c	ommercia	l lines	s prop	erty l	ousin	ess						regis numb	tration	U	K/ M		day	month	yeaı	r	units	Category number
													F	R24	2	1487		GL		31	12	200	9 :	0003	260
U	Inderwriting y	ear ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	ММ	YY	ММ	YY	ММ		ММ	ΥY	ММ	YY	Total all columns
	Gross Amour	nt .	11	29 29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	80	12	09	99 99
Premiums			12																						
witten	Reinsurers share  Net (11-12)  Gross Amount  Reinsurers' share  Net (21-22)  ms management costs																								
	Gross Amour	nt	21	33																					33
Claims paid	Reinsurers' s	hare	22	33																					33
	Net (21-22)	29																							
Claims mana	gement costs	39																							
	Commissions	<b>i</b>	41																						
Net	Other acquisi	tion expenses	42																						
operating	Administrative	•	43																						
expenses	Reinsurers' con participations	nmissions and profit	44																						
	Payable net (4	41+42+43-44)	49																						
	Brought	Undiscounted	51																						
	forward	Adjustment for discounting	52																						
Technical provisions	Carried	Undiscounted	53																						
	forward	Adjustment for discounting	54																						
	Increase (decre year (53-54-51+	ase) in the financial -52)	59																						
Balance on eac	h underwriting ye	ear (19-29-39-49-59)	69																						

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

Total primary	(direct) and facultative	commercial lines liabili	ity business
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Total prim	ary (direct)	and facultati	ve c	omm	nercial	lines	liabi	lity bu	ısine	SS						Com regis numl	tration	- (	GL/ JK/ CM		day	month	yea	r	units	Categ numl	
														R	R24	2	21487		GL		31	12	200	9	£000	27	0
L	Inderwriting y	ear ended		unde	rior rwriting ears	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	мм	YY	ММ	YY	Total colun	
	I			29	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99	99
Premiums	Gross Amoun		11																								
written	Reinsurers' sl	nare	12																								-
	Net (11-12)		19																								
Claims	Gross Amoun		21		913																						913
paid	Reinsurers' sl	nare	22		913																						913
	Net (21-22)		29																								
Claims mana	gement costs		39																								
	Commissions	i	41																								
Net	Other acquisit	tion expenses	42																								
operating	Administrative		43																								
expenses	Reinsurers' con participations	nmissions and profit	44																								
	Payable net (4	41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
providiono	forward	Adjustment for discounting	54																								
	Increase (decre year (53-54-51+	ase) in the financial	59																								
Balance on eac		ar (19-29-39-49-59)	69																								

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

Total prim	ary (direct)	and facultativ	ve a	viation bus	sines	5										pany stration ber	ι	SL/ JK/ CM		day	month	yea	ar	units	Category number
													F	R24		21487		GL		31	12	200	9	£000	330
Ų	Inderwriting ye	ear ended		Prior underwriting years	ММ	ΥΥ	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	мм	YY	ММ	YY	ММ	I YY	Total all columns
	ı			29 29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99
	Gross Amoun	t	11	39		2		(604)		(24)															(587)
Premiums written	Reinsurers' sh	nare	12	(13)		(236)		(276)		(24)															(549)
	Net (11-12)		19	52		238		(328)																	(38)
	Gross Amoun	t	21	1466		3965		(1206)		727		1145													6097
Claims paid	Reinsurers' sh	nare	22	749		3895		(1114)		727		1145													5402
paid	Net (21-22)		29	717		70		(92)																	695
Claims mana	gement costs		39																						
	Commissions		41	132		207		555		501															1395
	Other acquisit	ion expenses	42																						
Net operating	Administrative	expenses	43																						
expenses	Reinsurers' com	missions and profit	44	(1)		(19)		(26)		501															455
	Payable net (4	11+42+43-44)	49	133		226		581																	940
	Brought	Undiscounted	51	11463		9563	:	21257																	42283
	forward	Adjustment for discounting	52																						
Technical provisions	Carried	Undiscounted	53	9657		8435	:	22053																	40145
p.0100010	forward	Adjustment for discounting	54																						
	Increase (decrea	ase) in the financial	59	(1806)		(1128)		796																	(2138)
Balance on eac	17	ar (19-29-39-49-59)	69	1008		1070		(1613)													1				465

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

# Total primary (direct) and facultative marine business

Total prim	ary (direct)	and facultati	ve n	marine bus	iness	<b>;</b>									Compregise number	tration	ι	SL/ IK/ SM		day	month	yea	ır	units	Category number
													R	24	2	1487		GL		31	12	200	9	£000	340
	Jnderwriting y	ear ended		Prior underwriting years	мм	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	I YY	ММ	YY	ММ	YY	Total all columns
				29 29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99
	Gross Amoun	t	11																						
Premiums written	Reinsurers' sh	nare	12																						
	Net (11-12)		19																						
	Gross Amoun	t	21	15636																					15636
Claims paid	Reinsurers' sh	nare	22	15636																					15636
paid	Net (21-22)		29																						
Claims mana	gement costs		39																						
	Commissions		41																						
	Other acquisit	ion expenses	42																						
Net operating	Administrative	expenses	43																						
expenses	Reinsurers' com	missions and profit	44																						
	Payable net (4	11+42+43-44)	49																						
	Brought	Undiscounted	51																						
	forward	Adjustment for discounting	52																						
Technical provisions	Carried	Undiscounted	53																						
piovisions	forward	Adjustment for discounting	54																						
	Increase (decre	ase) in the financial	59																						
Balance on each	17	ar (19-29-39-49-59)	69																						

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

# Balance of all primary (direct) and facultative business

Balance o	f all primar	y (direct) and	fac	ultative	bus	sines	s									Compregis	tration	U	SL/ IK/ SM		day	month	yea	ır	units	Category number
														R	24	2	1487		GL		31	12	200	9	£000	409
	Jnderwriting y	ear ended		Prior underwri years	iting	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	мм	YY	ММ	YY	ММ	YY	Total all columns
	<b>T</b>			29	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99
	Gross Amoun	t	11																							
Premiums written	Reinsurers' sl	nare	12																							
	Net (11-12)		19																							
	Gross Amoun	t	21	(	115)																					(115)
Claims paid	Reinsurers' sl	nare	22	(	115)																					(115)
paid	Net (21-22)		29																							
Claims mana	gement costs		39																							
	Commissions		41																							
	Other acquisit	ion expenses	42																							
Net operating	Administrative	•	43																							
expenses	Reinsurers' con	missions and profit	44																							
	participations Payable net (4)	11 + 42 + 42 44)	49																							
		Undiscounted	51																							
	Brought forward	Adjustment for																								
Technical		discounting	52																							
provisions	Carried forward	Undiscounted Adjustment for	53																							
		discounting ase) in the financial	54																							
	year (53-54-51+		59																							
Balance on eac	ch underwriting ye	ar (19-29-39-49-59)	69																							

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

# Total Non-Proportional Reinsurance Treaty Business accepted

Total Non-	Proportion	al Reinsurand	e T	reaty B	usin	ess a	accep	oted									ipany stratior ber	۱ ۱	SL/ JK/ CM		day	month	ye	ar	units	Category number
														F	R24	:	21487		GL		31	12	200	09	£000	500
U	nderwriting ye	ear ended		Prior underwriti years	ng	мм	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MN	I YY	Total all columns
				29 2	9	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99
	Gross Amoun		11				3		4																	7
Premiums written	Reinsurers' sh	are	12				51																			51
	Net (11-12)		19				(48)		4																	(44)
	Gross Amoun	:	21	57	41		110		(10)		50															5891
Claims paid	Reinsurers' sh	are	22	57	39		42		(5)		50															5826
•	Net (21-22)		29		2		68		(5)																	65
Claims mana	gement costs		39																							
	Commissions		41																							
	Other acquisit	on expenses	42																							
Net operating	Administrative	expenses	43																							
expenses	Reinsurers' com	missions and profit	44				(4)																			(4)
	Payable net (4	1+42+43-44)	49				4																			4
	, ,	,	51		93		1387		472																	1952
	Brought forward	Adjustment for	52		-																					
Technical		discounting Undiscounted	53	1	14		1357		820																	2291
provisions	Carried forward	Adjustment for	54	<u>'</u>	+		. 501		020																	2231
		discounting use) in the financial	59		21		(30)		348																	339
Dalanas an	year (53-54-51+	,			-											-								-		
Balance on each	n underwriting yea	ar (19-29-39-49-59)	69	(	23)		(90)		(339)																	(452)

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

# **Total Proportional Reinsurance Treaty Business accepted**

Total Prop	ortional Re	einsurance Tr	eaty	y Bus	iness	acce	pted									Com regis	tration	۱ ا	GL/ JK/ CM		day	month	yea	ar	units	Category number	
														R	R24	2	21487		GL		31	12	200	9	£000	600	
L	Inderwriting y	ear ended			ior writing ars	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Total all columns	
	I			29	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	80	12	09	99 99	_
Premiums	Gross Amour		11		(1)		2		280		13															294	-
written	Reinsurers' s	hare	12				(51)		(29)		13															(67	<u>')</u>
	Net (11-12)		19		(1)		53		309																	361	1
	Gross Amour	nt	21		5603		86		1100		653		176													7618	3
Claims paid	Reinsurers' s	hare	22		5597		37		500		653		176													6963	3
	Net (21-22)		29		6		49		600																	655	5
Claims mana	gement costs		39																								
	Commissions	i	41						(24)		(1)															(25	5)
Net	Other acquisi	tion expenses	42																								
operating	Administrative	e expenses	43																								
expenses	Reinsurers' con participations	nmissions and profit	44				4		2		(1)															5	5
	Payable net (4	41+42+43-44)	49				(4)		(26)																	(30	))
	Brought	Undiscounted	51		1059				3089																	4148	3
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53		1017		(611)		3491																	3897	7
Piovisions	forward	Adjustment for discounting	54																								
	Increase (decre year (53-54-51+	ase) in the financial	59		(42)		(611)		402																	(251	1)
Balance on eac		ear (19-29-39-49-59)	69		35		619		(667)																	(13	3)

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

Total Business										reg	mpany istratio mber		GL/ UK/ CM		day	month	ı ye	ar	units	Category number
									R25		2148	7	GL	-	31	12	20	09	£000	001
Underwriting year ended	Prior	BABA	VV	 VV	8484	VV	NANA	VV	 VV	DA DA	VV	DADA	VV	BABA	VV	BABA	VV		ı vv	Total all

													R25		2148	7	GL	-	31	12	20	09	£000	001
Un	derwriting year ended		Prior underwriting years	MN	I YY	мм	YY	мм	YY	мм	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	Total all columns
			29 29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99
Reported claims	Gross Amount	11	35236	0	83595		11359		5995		4917													458226
outstanding	Reinsurers' share	12	34420	7	76229		7196		5995		4917													438544
Claims incurred but	Gross Amount	13	20063	В	1948		23379		4562		2558													233085
not reported	Reinsurers' share	14	19800	2	133		1178		4562		2558													206433
Claims mana	Claims management costs																							
Adjustment	Gross Amount	16	10400	0																				104000
for	Reinsurers' share	17	10400	0																				104000
discounting	Claims management costs	18																						
Allocation to / (f anticipated surp	rom) another risk category of lus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ding 5-16+17-18+19+20)	21	1078	9	9181		26364																	46334
Provision for	Provision for unearned premiums																							
Provision for unexpired risks		23																						
Deferred acqu	Deferred acquisition costs																							
	Other technical provisions (particulars to be specified by way of supplementary note)																							
Total (21+22+	-23-24+25)	29	1078	9	9181		26364																	46334

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Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

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

Total Prim	ary (Direct) and Facul	tativ	ve Busines	s										reg	npany istratio nber	n	GL/ UK/ CM		day	month	ye	ar	units	Category number
													R25		2148	7	GL	.	31	12	20	09	£000	002
Un	derwriting year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	мм	YY	мм	YY	ММ	YY	Total all columns
			29 29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	80	12	09	99 99
Reported claims	Gross Amount	11	181778		80759		8174		3327		4617													278655
outstanding	Reinsurers' share	12	174446		74077		6045		3327		4617													262512
Claims	Gross Amount	13	51587		1882		21046		2532		2402													79449
incurred but not reported	Reinsurers' share	14	49262		129		1122		2532		2402													55447
Claims mana	gement costs	15																						
A discretes a set	Gross Amount	16	28315																					28315
Adjustment for	Reinsurers' share	17	28315																					28315
discounting	Claims management costs	18																						
Allocation to / (f anticipated surp	rom) another risk category of lus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ding 5-16+17-18+19+20)	21	9657		8435		22053																	40145
Provision for	unearned premiums	22																						
Provision for	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be y of supplementary note)	25																						
Total (21+22+		29	9657		8435		22053																	40145

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

# **Total Treaty Reinsurance Accepted Business**

Total Trea	ty Reinsurance Accer	oted	Business											regi	npany istratio nber	n	GL/ UK/ CM		day	month	ye	ar	units	Category number
													R25		21487	7	GL	-	31	12	20	09	£000	003
Un	derwriting year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	ΥΥ	ММ	YY	Total all columns
			29 29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	80	12	09	99 99
Reported claims	Gross Amount	11	170582		2836		3185		2668		300													179571
outstanding	Reinsurers' share	12	169761		2152		1151		2668		300													176032
Claims	Gross Amount	13	149051		66		2333		2030		156													153636
incurred but not reported	Reinsurers' share	14	148740		4		56		2030		156													150986
Claims mana	gement costs	15																						
A dissatan ant	Gross Amount	16	75685																					75685
Adjustment for	Reinsurers' share	17	75685																					75685
discounting	Claims management costs	18																						
Allocation to / (f anticipated surp	rom) another risk category of olus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ding  5-16+17-18+19+20)	21	1132		746		4311																	6189
Provision for	unearned premiums	22																						
Provision for	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be y of supplementary note)	25																						
Total (21+22+		29	1132		746		4311																	6189

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

			regi	npany stratio nber	n	GL/ UK/ CM		day	month	ye	ar	units		egory mber
		R25		2148	7	GL		31	12	200	09	£000	2	60
N	IM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MN	I YY		al all imns
1	12	04	12	05	12	06	12	07	12	08	12	09	99	99
												-		1325

												- 1							• •					-0	-
Un	derwriting year ended		Prior underwritin years	мм	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Total colum	
			29 29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	80	12	09	99	99
Reported claims	Gross Amount	11	132	5													•							1	1325
outstanding	Reinsurers' share	12	132	5																				1	1325
Claims incurred but	Gross Amount	13	325	6																				(3)	3256
not reported	Reinsurers' share	14	325	6																				3	3256
Claims mana	gement costs	15																							
Adjustment	Gross Amount	16																							
for	Reinsurers' share	17																							
discounting	Claims management costs	18																							
Allocation to / (f anticipated surp	rom) another risk category of lus	19																							
Balance of the	e fund	20																							
Claims outstand (11-12+13-14+1	ding 5-16+17-18+19+20)	21																							
Provision for the	unearned premiums	22																							
Provision for t	unexpired risks	23																							
Deferred acqu		24																							
	provisions (particulars to be y of supplementary note)	25																							
Total (21+22+	-23-24+25)	29																							

Category

Name of insurer

**Aviva International Insurance Limited** 

Global business

Reported

claims outstanding

Claims

incurred but

Adjustment

discounting

Balance of the fund Claims outstanding

Financial year ended 31st December 2009

FSA general insurance business reporting category

Underwriting year ended

Allocation to / (from) another risk category of anticipated surplus

Other technical provisions (particulars to be specified by way of supplementary note) Total (21+22+23-24+25)

(11-12+13-14+15-16+17-18+19+20) Provision for unearned premiums Provision for unexpired risks Deferred acquisition costs

not reported Reinsurers' share Claims management costs

Total primary (direct) and facultative commercial lines liability business

														nur	nber		СМ		day	month	yea	ar	units		mber
													R25		2148	7	GL		31	12	200	09	£000	2	70
In	derwriting year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY		al all ımns								
			29 29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99	99
	Gross Amount	11	5404																						5404
9	Reinsurers' share	12	5404																						5404
	Gross Amount	13	5257																						5257
d	Reinsurers' share	14	5257																						5257
a	gement costs	15																							
	Gross Amount	16																							
ι	Reinsurers' share	17																							
9	Claims management costs	18																							
	rom) another risk category of olus	19																							
h	e fund	20																							
n:	ding  5-16+17-18+19+20)	21																							
r	unearned premiums	22																							
rı	r unexpired risks																								
q	quisition costs 2																								
	provisions (particulars to be y of supplementary note)	25																							
2+23-24+25)																									
_		_		_		_						_													

Company

registration

GL/

UK/

79

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

# Total primary (direct) and facultative aviation business

Total prim	ary (direct) and facult	ativ	e aviation l	busine	ess									reg	npany istratio nber	n	GL/ UK/ CM		day	month	ye	ar	units	Category number
													R25		2148	7	GL		31	12	20	09	£000	330
Un	derwriting year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	ΥΥ	ММ	YY	Total all columns
			29 29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	80	12	09	99 99
Reported claims	Gross Amount	11	16523		80759		8174		3327		4617													113400
outstanding	Reinsurers' share	12	9191		74077		6045		3327		4617													97257
Claims	Gross Amount	13	6171		1882		21046		2532		2402													34033
incurred but not reported	Reinsurers' share	14	3846		129		1122		2532		2402													10031
Claims mana	gement costs	15																						
A divistment	Gross Amount	16	535																					535
Adjustment	Reinsurers' share	17	535																					535
discounting	Claims management costs	18																						
Allocation to / (f anticipated surp	rom) another risk category of olus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+2	ding  5-16+17-18+19+20)	21	9657		8435		22053																	40145
Provision for	unearned premiums	22																						
Provision for	unexpired risks	23																						
Deferred acq	uisition costs	24																						
	provisions (particulars to be y of supplementary note)	25																						
Total (21+22-		29	9657		8435		22053																	40145

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

# Total primary (direct) and facultative marine business

Total prim	ary (direct) and facult	ativ	e marine b	usine	ss									reg	npany istratio nber	n	GL/ UK/ CM		day	month	ye	ar	units	Category number
												Г	R25		21487	7	GL	-	31	12	20	09	£000	340
Un	derwriting year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	Total all columns
Reported	Gross Amount	11	29 29 149321	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	80	12	09	99 99 149321
claims outstanding	Reinsurers' share	12	149321																					149321
Claims incurred but	Gross Amount	13	34259																					34259
not reported	Reinsurers' share	14	34259																					34259
Claims mana	gement costs	15																						
Adjustment	Gross Amount	16	26727																					26727
for	Reinsurers' share	17	26727																					26727
discounting	Claims management costs	18																						
Allocation to / (f anticipated surp	rom) another risk category of olus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ding  5-16+17-18+19+20	21																						
Provision for	unearned premiums	22																						
Provision for	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be y of supplementary note)	25																						
Total (21+22+		29																						

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

			istratio nber		UK/ CM		day	month	ye	ar	units		egory mber
	R25		21487	7	GL		31	12	20	09	£000	4	09
1M	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY	MN	I YY		al all ımns
12	04	12	05	12	06	12	07	12	80	12	09	99	99
12   04													9205
													9205
													2644
													2644
													1053
													1053

Company

GL/

Underwriting year ended												- 1	R25		2148	/	GL	.	31	12	20	09	£000	409	١
Ur	derwriting year ended		Prior underwriting years	мм	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY	Total all columns	
			29 29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	80	12	09	99 99	
Reported claims	Gross Amount	11	920	5																				920	5
outstanding	Reinsurers' share	12	920	5																				920	5
Claims	incurred but		2644	ı																				264	4
not reported	not reported Reinsurers' share		264	ı																				264	4
Claims mana	Reinsurers' share																								
Adjustment	Gross Amount	16	1053	3																				105	3
for	Reinsurers' share	17	1053	3																				105	3
discounting	Claims management costs	18																							
Allocation to / (tanticipated surp	from) another risk category of blus	19																							
Balance of the	e fund	20																							
Claims outstan (11-12+13-14+	ding 15-16+17-18+19+20)	21																							
Provision for	unearned premiums	22																							
Provision for	Provision for unexpired risks																								
Deferred acq	uisition costs	24																							
	Other technical provisions (particulars to be specified by way of supplementary note)																								
Total (21+22-	+23-24+25)	29																							

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

# Total Non-Proportional Reinsurance Treaty Business accepted

Total Non-	Proportional Reinsur	anc	e Treaty Bu	usines	ss acc	epted	t							reg	npany istratio nber	n	GL/ UK/ CM		day	month	ye	ar	units	Category number
													R25		21487	7	GL		31	12	20	09	£000	500
Un	derwriting year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	Total all columns
			29 29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	80	12	09	99 99
Reported claims	Gross Amount	11	116339		2260		246		338															119183
outstanding	Reinsurers' share	12	116256		954		49		338															117597
Claims	Gross Amount	13	59973		53		632		257															60915
incurred but not reported	Reinsurers' share	14	59942		2		9		257															60210
Claims mana	gement costs	15																						
	Gross Amount	16	37742																					37742
Adjustment for	Reinsurers' share	17	37742																					37742
discounting	Claims management costs	18																						
Allocation to / (fanticipated surp	rom) another risk category of lus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ding 5-16+17-18+19+20)	21	114		1357		820																	2291
Provision for	unearned premiums	22																						
Provision for	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be y of supplementary note)	25																						
Total (21+22+		29	114		1357		820																	2291

Name of insurer

**Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

FSA general insurance business reporting category

# **Total Proportional Reinsurance Treaty Business accepted**

Total Prop	ortional Reinsurance	Tre	aty Busine	ss ac	cepte	d								reg	npany istratio nber	n l	GL/ JK/ CM		day	month	ye	ar	units	Catego numb	
													R25		21487	7	GL		31	12	20	09	£000	600	)
Un	derwriting year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Total a	
			29 29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	80	12	09		99
Reported claims	Gross Amount	11	54243		576		2939		2330		300													60	388
outstanding	Reinsurers' share	12	53505		1198		1102		2330		300													58	3435
Claims	Gross Amount	13	89078		13		1701		1773		156													92	2721
incurred but not reported	Reinsurers' share	14	88798		2		47		1773		156													90	776
Claims mana	gement costs	15																							
A divistment	Gross Amount	16	37943																					37	943
Adjustment for	Reinsurers' share	17	37943																					37	943
discounting	Claims management costs	18																							
Allocation to / (f anticipated surp	from) another risk category of blus	19																							
Balance of the	e fund	20																							
Claims outstand (11-12+13-14+1	ding 15-16+17-18+19+20)	21	1018		(611)		3491																	3	8898
Provision for	unearned premiums	22																							
Provision for	unexpired risks	23																							
Deferred acqu	uisition costs	24																							
	provisions (particulars to be y of supplementary note)	25																							
Total (21+22+		29	1018		(611)		3491																	3	8898

Monetary Category

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2009

FSA general insurance business reporting category

## Proportional accident & health

									n	umbe	er C	М	day	month	year	units	number	code
									R26	21	487	GL	31	12	2009	000	610	GBP
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard			standing orward	Claim	ed	Deduction fo		ned	Deterioration / (surplus) of	Claims ratio %
Month	Year		the accident year		since the end of the accident year, but prior to this financial year	this financial year	Reported (net)	Incurred but not reported (net)	Reported (		Incurred but not reported (net)	(latest ye develop (other ye during financial (4+5+6-	ed ears) this year	from claims outstanding carried forward (net)	)	et)	original reserve %	
			1	2	3	4	5	6	7		8	9		10	1	1	12	13
12	2009	11				139045	5619	12709				15	7373		2	240149		65.5
12	2008	12	181168	28702		19961	1084	419	78	342	20860	) (	7238)		3	304943	(25.2)	66.4
12	2007	13	146438	26284	18181	899	897	3	17	743	60	)	(4)		2	251591	(24.0)	66.1
12	2006	14	120214	24133	20083	653	1753		22	291	8	1	107		2	219405	(6.8)	65.0
12	2005	15	88122	33390	24908	125	21		1	105	1		40		1	82269	(25.0)	62.1
12	2004	16	67442	26977	14300	19	69	1	1	121	1		(33)		2	201711	(46.7)	40.6
12	2003	17	60880	23496	20781	18	73	1	1	109	1		(18)		1	187014	(11.2)	43.7
12	2002	18	59724	22445	18794	28	54	1		47	1		35		1	168112	(15.9)	46.8
12	2001	19	23572	8023	6425	1	9			10						49653	(19.8)	60.4
12	2000	20																
Prior accid	ent years	21																
Reconcili	ation	22																
Total (11	to 22)	29				160749	9579	13134	122	268	20932	15	0262					

Company

registration

GL/

Form 26

Currency

Monetary Category

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2009

FSA general insurance business reporting category

## **Proportional motor**

										numb	er C	vi	day	month	year	units		code
									R26	2	1487	GL	31	12	2009	000	620	GBP
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta				tstanding forward	Claim incurre	ed	Deduction fo	r Ear		Deterioration / (surplus) of	Claims ratio %
Month	Year		the accident year	(net) since the end of the accident year	since the end of the accident year, but prior to this financial year		Reported (net)	not reported (net)	Reported	d (net)	Incurred but not reported (net)	(latest ye develop (other ye during financial (4+5+6-	ed ears) this year	from claims outstanding carried forward (net)		,	original reserve %	
			1	2	3	4	5	6	7		8	9		10	1	1	12	13
12	2009	11				255658	222635	31202				50	9495		6	16257		82.7
12	2008	12	415382	401468		176323	212678	11395	29	8396	103072	(	1072)		9	61401	(0.3)	84.9
12	2007	13	362492	349920	192633	59761	124052	2660	19:	2055	5961	(1	1543)		8	76761	8.3	84.6
12	2006	14	371858	427385	258403	47361	105731	858	17	1124	1354	(1	8528)		9	80358	(3.5)	80.0
12	2005	15	344016	454872	294360	37365	52819	270	9	7179	419	(	7144)		9	86583	(15.4)	73.9
12	2004	16	292096	440417	313183	21365	26901	103	4:	9239	118		(988)		9	66477	(17.9)	67.6
12	2003	17	262449	421867	316950	8171	11429	75	2	8642	47	(	9014)		9	38692	(20.2)	63.8
12	2002	18	250627	359238	274165	1887	10392	39	10	6037	3	(	3722)		8	52808	(20.3)	63.0
12	2001	19	92337	126902	118997	863	1368	15	:	2711	2		(467)		3	37149	(4.5)	63.3
12	2000	20																
Prior accide	ent years	21																
Reconcilia	ation	22																
Total (11	to 22)	29				608754	768005	46617	85	5383	110976	45	7017					

Company

registration

GL/

Monetary Category

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2009

FSA general insurance business reporting category

## **Proportional property**

										numb	er (	СМ	day	, month	year	units	number	code
									R26	2	1487	GL	31	12	2009	000	660	GBP
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried			tstanding forward	Cla incu	rred	Deduction for			Deterioration / (surplus) of	Claims ratio %
Month	Year		the accident year	(net) since the end of the	since the end of the accident year, but prior to this financial year	this financial year	Reported (net)	Incurred but not reported (net)		d (net)	Incurred bu not reported (net)	d deve (other durin financi	years) g this	from claims outstanding carried forward (net	(ne	et)	original reserve %	
			1	2	3	4	5	6	7		8		9	10	1	1	12	13
12	2009	11				216806	113619	16851				3	347276		5	67430		61.2
12	2008	12	263444	157001		124639	15141	1088	10	36421	2058	0	(16133)		7	15790	(10.3)	56.5
12	2007	13	341185	186792	180454	25716	4375	556	:   :	21585	137	7	7685		6	35318	13.0	86.9
12	2006	14	188903	149760	142735	5370	362	184		5076	38	5	455		5	26679	(0.7)	64.1
12	2005	15	152891	106389	107997	4787	689	74		5169	10	7	274		4	54054	6.7	58.7
12	2004	16	131833	154632	112558	3031	401	31		688	3	5	2740		4	48637	(25.0)	55.2
12	2003	17	143611	111005	68243	2379	415	12	!	1833	1	5	958		4	38501	(36.0)	49.0
12	2002	18	128387	128069	117742	467	776	7		1563		3	(316)		3	97799	(7.1)	62.2
12	2001	19	41387	38646	37752	29	36			204			(139)		1	17674	(2.1)	67.3
12	2000	20																
Prior accide	ent years	21																
Reconcilia	ation	22																
Total (11	to 22)	29				383224	135814	18803	1	72539	2250	2 3	42800					

Company

registration

GL/

Monetary Category

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2009

FSA general insurance business reporting category

## Proportional liability (excluding motor)

									r	numb	er C	М	day	month	year	units	number	code
									R26	2	1487	GL	31	12	2009	000	670	GBP
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta		Clai br	ms out	tstanding forward	Claim	ed	Deduction fo			Deterioration / (surplus) of	Claims ratio %
Month	Year		the accident year	(net) since the end of the accident year	since the end of the accident year, but prior to this financial year	this financial year	Reported (net)	Incurred but not reported (net)	Reported	(net)	Incurred but not reported (net)	(latest ye develop (other ye during financial (4+5+6-	ped ears) this year	from claims outstanding carried forward (net)	) (ne	et)	original reserve %	
			1	2	3	4	5	6	7		8	9		10	1	1	12	13
12	2009	11				11609	13549	3150				2	8308			50299		56.3
12	2008	12	13913	23140		12435	11987	645	17	957	5183		1927			70758	8.3	55.1
12	2007	13	13364	16140	11348	4302	2825	230	5	359	610		1388			57845	15.9	55.4
12	2006	14	6459	13376	7781	1605	3329	38	4	908	151		(87)			35948	(4.7)	53.4
12	2005	15	6113	11936	10012	1290	645	25	1	581	49		330			34189	0.3	52.9
12	2004	16	956	12887	9554	520	1222	21	1	469	35		259			17688	(12.2)	69.4
12	2003	17	1936	9516	7492	90	988	9	1	091	20		(24)			17191	(9.8)	61.2
12	2002	18	2520	8150	7999	71	309	1		654	10		(283)			10909	2.8	99.9
12	2001	19	121	10573	5360	72	177			231	1		17			5617	(46.9)	102.0
12	2000	20																
Prior accide	ent years	21																
Reconcilia	ation	22																
Total (11	to 22)	29				31994	35031	4119	33	250	6059	3	1835					

Company

registration

GL/

Monetary Category

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2009

FSA general insurance business reporting category

## **Proportional financial lines**

										numb	er C	М	day	month	year	units	number	code
									R26	2	1487	GL	31	12	2009	000	680	GBP
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta forv	anding carried vard			tstanding forward	Claim incurre	ed	Deduction fo			Deterioration / (surplus) of	Claims ratio %
Month	Year		the accident year	(net) since the end of the accident year	since the end of the accident year, but prior to this financial year		Reported (net)	Incurred but not reported (net)	Reported	I (net)	Incurred but not reported (net)	(latest ye. develop (other ye during t financial (4+5+6-	ed ears) this year	from claims outstanding carried forward (net)	· (ne	et)	original reserve %	
			1	2	3	4	5	6	7		8	9		10	1	1	12	13
12	2009	11				20159	8157	2054				30	0370			81261		37.4
12	2008	12	16399	14264		12381	3189	936	(	9038	5226	:	2242		1	78130	15.7	18.5
12	2007	13	19965	9835	8036	1178	869	165	2	2103	494		(385)		1	85941	4.2	16.2
12	2006	14	17526	29419	21955	463	181	95		661	291		(213)		1	95882	(22.9)	20.5
12	2005	15	14275	33487	16702	296	436	50		862	169		(249)		2	13445	(47.8)	14.9
12	2004	16	39502	22287	23885	35	104	28		120	102		(55)		2	02494	7.9	31.4
12	2003	17	36156	24756	20493	54	30	12		84	44		(32)		2	05753	(16.8)	27.6
12	2002	18	40839	18670	17225	759	17	6		53	23		706		1	87162	(3.6)	31.4
12	2001	19	13758	8872	2455	150	188			6			332			36627	(68.5)	45.2
12	2000	20	526	2219	1269											4492	(42.8)	40.0
Prior accide	ent years	21																
Reconcilia	ation	22																·
Total (11	to 22)	29				35475	13171	3346	12	2927	6349	32	2716					

Company

registration

GL/

Name of insurer **Aviva International Insurance Limited** 

Global business **British pound** Currency

Financial year ended 31st December 2009

FSA general insurance business reporting category

## Proportional accident & health

									r	regist numb	ration U	K/	day	month	year	Moneta units		Currency code
									R27	2	1487	GL	31	12	2009	000	610	GBP
Accident y	ear ended		Claims paid (gross) during	Claims outstanding	Total claims paid (gross)	Claims paid		anding carried vard			tstanding forward	Claims incurred (latest yea	i l	Deduction for discounting from	Ear prem		Deterioration / (surplus) of	
Month	Year		the accident year	(gross) since the end of the accident year	since the end of the accident year, but prior to this financial year	year (gross) not reporte (gross)		Incurred but not reported (gross)	Reporte (gross		Incurred but not reported (gross)	develope (other years) this financia (4+5+6-7	during year	claims outstanding carried forward (gross)	· (gro		original reserve %	Claims ratio %
			1	2	3	4	5	6	7		8	9		10	1	1	12	13
12	2009	11				139045	5619	12709				157	7373		2	40149		65.5
12	2008	12	181168	28702		19961	1084	419	7	7842	20860	(7	7238)		3	04943	(25.2)	66.4
12	2007	13	146438	26284	18181	899	897	3	1	1743	60		(4)		2	51591	(24.0)	66.1
12	2006	14	120214	24133	20083	653	1753		2	2291	8		107		2	20281	(6.8)	64.8
12	2005	15	88122	33390	24908	125	21			105	1		40		1	82269	(25.0)	62.1
12	2004	16	67442	26977	14300	19	69	1		121	1		(33)		2	01711	(46.7)	40.6
12	2003	17	60880	23496	20781	18	73	1		109	1		(18)		1	87014	(11.2)	43.7
12	2002	18	59724	22445	18794	28	54	1		47	1		35		1	68112	(15.9)	46.8
12	2001	19	23572	8023	6425	1	9			10						49653	(19.8)	60.4
12	2000	20																
Prior accide	ent years	21																
Reconcilia	ation	22																
Total (11	to 22)	29				160749	9579	13134	12	2268	20932	150	262					

Company

GL/ UK/

Form 27

Currency

Monetary Category

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2009

FSA general insurance business reporting category

## **Proportional motor**

										numb	er C	M	day	month	year	units	, ,	code
									R27	2	1487	GL	31	12	2009	000	620	GBP
Accident y	ear ended		Claims paid (gross) during	Claims outstanding	Total claims paid (gross)	Claims paid (gross) during	Claims outsta forw		Cla b	aims ou crought	tstanding forward	Clain incurr (latest ye	ed	Deduction for discounting from			Deterioration / (surplus) of	
Month	Year		the accident year	(gross) since the end of the accident year	since the end of the accident year, but prior to this financial year	this financial year	Reported (gross)	Incurred but not reported (gross)	Report (gros		Incurred but not reported (gross)	develo	ped s) during ial year	claims outstanding carried forward (gross)	· (gro			Claims ratio %
			1	2	3	4	5	6	7		8	9		10	1	1	12	13
12	2009	11				255658	222635	31202				50	9495		6	16257		82.7
12	2008	12	415382	401468		176323	212678	11395	298	8396	10307	2	(1072)		9	61401	(0.3)	84.9
12	2007	13	362492	349920	192633	59761	124052	2660	192	2055	596	(	1543)		8	76761	8.3	84.6
12	2006	14	371858	427385	258403	47361	105731	858	17	1124	135	1 (-	18528)		9	80358	(3.5)	80.0
12	2005	15	344016	454872	294360	37365	52819	270	9	7179	419	)	(7144)		9	86583	(15.4)	73.9
12	2004	16	292096	440417	313183	21365	26901	103	49	9239	118	3	(988)		9	66477	(17.9)	67.6
12	2003	17	262449	421867	316950	8171	11429	75	28	8642	4	7	(9014)		9	38692	(20.2)	63.8
12	2002	18	250627	359238	274165	1887	10392	39	16	6037	;	3	(3722)		8	52808	(20.3)	63.0
12	2001	19	92337	126902	118997	863	1368	15	:	2711	:	2	(467)		3	37149	(4.5)	63.3
12	2000	20																
Prior accide	ent years	21																
Reconcilia	ation	22																
Total (11	to 22)	29				608754	768005	46617	85	5383	11097	6 45	7017					

Company

registration

GL/

Monetary Category

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2009

FSA general insurance business reporting category

## **Proportional property**

								_		numb	er	СМ		day	month	year	units	number	code
									R27	2	1487	(	GL	31	12	2009	000	660	GBP
Accident y	ear ended		Claims paid (gross) during	Claims outstanding	Total claims paid (gross)	Claims paid (gross) during	Claims outsta forw		С	laims ou brought	tstanding forward		Claims incurred (latest year)	d	Deduction for iscounting fror			Deterioration / (surplus) of	
Month	Year		the accident year	(gross) since the end of the accident year	since the end of the accident year, but prior to this financial year	this financial year	Reported (gross)	Incurred bu not reported (gross)			Incurred be not reporte (gross)	- L	developed (other years) du this financial ye (4+5+6-7-8)	iring	claims outstanding carried forward (gross)	· (gro			Claims ratio %
			1	2	3	4	5	6	7	•	8		9		10	1	1	12	13
12	2009	11				216806	113619	1685	1				3472	76		5	67430		61.2
12	2008	12	263444	157001		124639	15141	108	8 1	36421	2058	80	(161	33)		7	15790	(10.3)	56.5
12	2007	13	341185	186792	180454	25716	4375	55	6	21585	137	77	76	85		6	35318	13.0	86.9
12	2006	14	188903	149760	142735	5370	362	18	4	5076	38	85	4	55		5	26679	(0.7)	64.1
12	2005	15	152891	106389	107997	4787	689	7	4	5169	10	07	2	74		4	54054	6.7	58.7
12	2004	16	131833	154632	112558	3031	401	3	1	688	;	35	27	40		4	48637	(25.0)	55.2
12	2003	17	143611	111005	68243	2379	415	1	2	1833		15	9	58		4	38501	(36.0)	49.0
12	2002	18	128387	128069	117742	467	776		7	1563		3	(3	16)		3	97799	(7.1)	62.2
12	2001	19	41387	38646	37752	29	36			204			(1	39)		1	17674	(2.1)	67.3
12	2000	20																	
Prior accide	ent years	21																	
Reconcilia	ation	22																	
Total (11	to 22)	29				383224	135814	1880	3 1	72539	2250	02	3428	00					

Company

registration

GL/

Name of insurer **Aviva International Insurance Limited** 

Global business **British pound** Currency

Financial year ended 31st December 2009

FSA general insurance business reporting category

Proportional liability (excluding motor)

									r	Company egistration	on U	SL/ JK/ SM	day	month	year	Monetai units	ry Category number	Currency code
								F	R27	2148	87	GL	31	12	2009	000	670	GBP
Accident y	ear ended		Claims paid (gross) during	Claims outstanding	Total claims paid (gross)	Claims paid (gross) during	Claims outsta forv	anding carried vard	Clair	ms outstar ought forw	nding vard	Claims incurre	1 d	Deduction for iscounting fron	Earı prem		Deterioration / (surplus) of	
Month	Year		the accident year	(gross) since the end of the accident year	since the end of the accident year, but prior to this financial year	this financial year	Reported (gross)	Incurred but not reported (gross)	Reporte (gross	) no	curred but of reported (gross)	develope	during lyear	claims outstanding carried forward (gross)	(gro	ess)	original reserve %	Claims ratio %
			1	2	3	4	5	6	7		8	9		10	1	1	12	13
12	2009	11				11609	13549	3150				28	3308			50299		56.3
12	2008	12	13913	23140		12435	11987	645	17	957	5183	3	1927			70758	8.3	55.1
12	2007	13	13364	24126	11531	5198	7045	230	14	485	610	) (:	2622)			57845	(0.5)	64.6
12	2006	14	(6518)	26353	9223	3373	13269	38	22	187	151	1 (	5658)			35948	(1.7)	53.9
12	2005	15	6113	11936	(434)	2950	7797	25	13	463	49	9 (2	2740)			34189	(13.4)	48.1
12	2004	16	956	12887	3914	956	7383	21	9	817	35	5 (	1492)			17688	(4.8)	74.8
12	2003	17	1936	9516	5512	306	4399	9	5	655	20	)	(961)			17191	7.5	70.7
12	2002	18	2520	8150	7066	476	1257	1	2	204	10	)	(480)			10909	8.0	103.8
12	2001	19	121	10573	5360	72	177		:	249		1	(1)			5617	(46.9)	102.0
12	2000	20																
Prior accide	ent years	21																
Reconcilia	ation	22																
Total (11	to 22)	29				37375	66863	4119	86	017	6059	) 16	6281					·

Form 27

Currency

Monetary Category

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2009

FSA general insurance business reporting category

## **Proportional financial lines**

								_		numb	er	CM		day	month	year	units	number	code
									R27	2	1487	(	GL	31	12	2009	000	680	GBP
Accident y	ear ended		Claims paid (gross) during	Claims outstanding	Total claims paid (gross)	Claims paid (gross) during	Claims outsta forw		С	laims ou brought	tstanding forward		Claims incurred (latest year) o	ldi	Deduction for scounting from	Ear prem		Deterioration / (surplus) of	
Month	Year		the accident year	(gross) since the end of the accident year	since the end of the accident year, but prior to this financial year	this financial year	Reported (gross)	Incurred bu not reported (gross)			Incurred by not reporte (gross)	ر ا (	developed (other years) du this financial ye (4+5+6-7-8)	ring ar (	claims outstanding carried forward (gross)	(gro			Claims ratio %
			1	2	3	4	5	6	7	•	8		9		10	1	1	12	13
12	2009	11				20159	8157	205	4				303	70			81261		37.4
12	2008	12	16399	14264		12381	3189	93	6	9038	522	26	22	42		1	78130	15.7	18.5
12	2007	13	19965	9835	8036	1178	869	16	5	2103	49	94	(3	85)		1	85941	4.2	16.2
12	2006	14	17526	29419	21955	463	181	9	5	661	29	91	(2	13)		1	95933	(22.9)	20.5
12	2005	15	14275	33487	16842	296	436	5	0	862	16	69	(2	49)		2	13512	(47.4)	14.9
12	2004	16	39851	22359	23644	35	104	2	8	120	10	02	(	55)		2	02494	6.5	31.4
12	2003	17	36377	24756	20125	54	30	1	2	84	4	44	(	32)		2	06630	(18.3)	27.4
12	2002	18	41533	18738	17891	759	17		6	53	2	23	70	06		1	87469	(0.3)	32.1
12	2001	19	14062	9865	2491	150	188			6			3	32			39118	(71.3)	43.2
12	2000	20	837	3229	2328												6999	(27.9)	45.2
Prior accide	ent years	21																	
Reconcilia	ation	22																	
Total (11	to 22)	29				35475	13171	334	6	12927	634	49	327	16					

Company

registration

GL/

GL/

Form 28

Name of insurer Aviva International Insurance Limited

Global business Currency US dollar

Financial year ended 31st December 2009

Non-prop	ortional ma	rine													npany stration ber	n	GL/ UK/ CM		day	month	ye		/lonetar units		egory mber	Currei cod	
													R28		21487	7	GL	-	31	12	20	09	000	5	540	USI	D
	Underwriting y	rear ended		under	rior writing ears	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Total colum	
	1			29	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99	99
Dan minus	Gross Amour	nt	11																								
Premiums written	Reinsurers' s	hare	12																								
	Net (11-12)		19																								
	Gross Amour	nt	21		3701																					3	3701
Claims paid	Reinsurers' s	hare	22		3701																					3	3701
	Net (21-22)		29																								
Claims mana	gement costs		39																								
	Commissions	;	41																								
Not	Other acquisi	tion expenses	42																								
Net operating	Administrative	e expenses	43																								
expenses	Reinsurers' con	nmissions and profit	44																								
	Payable net (	41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
PIONISIONS	forward	Adjustment for discounting	54																								
	Increase (decre	ase) in the financial	59																								
Balance on eac	••	ear (19-29-39-49-59)	69																								

Name of insurer **Aviva International Insurance Limited** 

Global business Currency **US** dollar

Financial year ended 31st December 2009

Non-propo	ortional ma	rine													npany stratior nber	1	GL/ UK/ CM		day	month	ye		lonetar units		egory mber		rency ode
													R28		21487	,	GL		31	12	20	09	000	5	40	U	SD
L	Jnderwriting y	ear ended		ММ	YY	мм	YY	ММ	YY	мм	YY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY
			$\vdash$	12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88
	Gross Amour	nt	11								Į.		1				-1						-				•
Premiums written	Reinsurers' s	hare	12																								
	Net (11-12)		19																								
	Gross Amour	nt	21		106		175		38		10		(58)		4		288		135		160		142		129		2572
Claims paid	Reinsurers' s	hare	22		106		175		38		10		(58)		4		288		135		160		142		129		2572
	Net (21-22)		29																								
Claims mana	gement costs		39																								
	Commissions	<b>S</b>	41																								
Net	Other acquisi	tion expenses	42																								
operating	Administrative	•	43																								
expenses	Reinsurers' cor participations	nmissions and profit	44																								
	Payable net (	41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (decre year (53-54-51-	ase) in the financial -52)	59																								
Balance on eac	ch underwriting ye	ear (19-29-39-49-59)	69																								

Name of insurer **Aviva International Insurance Limited** 

Global business Currency US dollar

Financial year ended 31st December 2009

Non-propo	ortional lial	oility (non-mo	tor)												npany stratior iber	n	GL/ UK/ CM		day	month	ye		lonetar units		egory mber	Curre	
													R28		21487	7	GL	.	31	12	20	09	000	5	70	US	SD
U	Inderwriting y	rear ended		unde	rior rwriting ears	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	Tota colur	
				29	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99	99
	Gross Amour	nt	11																								
Premiums written	Reinsurers' s	hare	12																								
	Net (11-12)		19																								
	Gross Amour	nt	21		4744																						4744
Claims paid	Reinsurers' s	hare	22		4744																						4744
paid	Net (21-22)		29																								
Claims mana	gement costs		39																								
	Commissions	3	41																								
	Other acquisi	tion expenses	42																								
Net operating	Administrative	e expenses	43																								
expenses	Reinsurers' cor	nmissions and profit	44																								
		41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								-
Technical	Carried	Undiscounted	53																								
provisions	forward	Adjustment for discounting	54																								
	Increase (decre	ase) in the financial	59																								
Balance on each		ear (19-29-39-49-59)	69																								

Name of insurer **Aviva International Insurance Limited** 

Global business Currency **US** dollar

Financial year ended 31st December 2009

Non-prope	ortional lial	oility (non-mo	tor)									_			npany stration ber	n	GL/ UK/ CM		day	month	ye		lonetar units		egory mber		rrency ode
													R28		21487	7	GL		31	12	20	09	000	5	70	U	ISD
	Jnderwriting y	ear ended		мм	YY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	YY	ММ	ΥY	ММ	YY								
			$\overline{}$	12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88
	Gross Amour	nt	11												1								1				
Premiums written	Reinsurers' s	hare	12																								
William	Net (11-12)		19																								
	Gross Amour	nt	21																								
Claims paid	Reinsurers' s	hare	22																								
	Net (21-22)		29																								
Claims mana	gement costs		39																								
	Commissions	3	41																								
Net	Other acquisi	tion expenses	42																								
operating	Administrative	e expenses	43																								
expenses	Reinsurers' cor participations	nmissions and profit	44																								
	Payable net (	41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (decre year (53-54-51-	ease) in the financial +52)	59																								
Balance on eac	ch underwriting ye	ear (19-29-39-49-59)	69																								

Form 28 (continuation sheet)

Name of insurer **Aviva International Insurance Limited** 

Global business Currency **US** dollar

Financial year ended 31st December 2009

Non-propo	ortional liab	ility (non-mo	tor)											regis num		<b>1</b>	GL/ UK/ CM		day	month	Ť	ar	Monetary units	nu	ımber	С	rency ode
													R28	2	21487		GL		31	12	20	09	000	5	570	U	ISD
J	Inderwriting ye	ear ended		мм	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY								
			$\vdash$	12	87	12	86	12	85	12	84	12	83	12	82		+										
	Gross Amoun	t	11	12	01	12	00	12	00	12	04	12	00	12	02												
Premiums written	Reinsurers' sh	nare	12																								
William	Net (11-12)		19																								
	Gross Amoun	t	21												4744												
Claims paid	Reinsurers' sh	nare	22												4744												
	Net (21-22)		29																								
Claims mana	gement costs		39																								
	Commissions		41																								
Net	Other acquisit	ion expenses	42																								
operating	Administrative		43																								
expenses	Reinsurers' com participations	missions and profit	44																								
	Payable net (4	11+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (decrea	ase) in the financial 52)	59																								
Balance on each	ch underwriting ye	ar (19-29-39-49-59)	69																								

GL/

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2009

Proportion	nal propert	y													npany stration ber	n	GL/ UK/ CM		day	month	ye		/lonetar units		egory mber		rency ode
													R28	:	21487	7	GL	.	31	12	20	09	000	6	660	GI	BP
	Underwriting y	rear ended		under	ior writing ars	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Tota colu	
	1		igwdown	29	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99	99
Premiums	Gross Amour		11																								
written	Reinsurers' s	hare	12																								
	Net (11-12)		19																								
	Gross Amour	nt	21		6																						6
Claims paid	Reinsurers' s	hare	22		6																						6
, i	Net (21-22)		29																								
Claims mana	agement costs		39																								
	Commissions	ì	41																								
<b>.</b>	Other acquisi	tion expenses	42																								
Net operating	Administrative	e expenses	43																								
expenses	Reinsurers' con	nmissions and profit	44																								
	Payable net (	41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical	Carried	Undiscounted	53																								
provisions	forward	Adjustment for discounting	54																								
	Increase (decre	ase) in the financial	59																								
Balance on eac		ar (19-29-39-49-59)	69																								

Name of insurer **Aviva International Insurance Limited** 

Global business Currency **British pound** 

Financial year ended 31st December 2009

Proportion	nal propert	y													npany stration iber	1	GL/ UK/ CM		day	month	ye		Monetary units		tegory ımber		rency ode
													R28		21487	,	GL		31	12	20	09	000	(	660	G	BP
U	Jnderwriting y	ear ended		мм	YY	мм	YY	мм	YY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY								
			П	12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88
	Gross Amour	nt	11						-		!																1
Premiums written	Reinsurers' s	hare	12																								
	Net (11-12)		19																								
	Gross Amour	nt	21												(2)		(1)						1				8
Claims paid	Reinsurers' s	hare	22												(2)		(1)						1				8
·	Net (21-22)		29																								
Claims mana	gement costs		39																								
	Commissions	<b>i</b>	41																								
Net	Other acquisi	tion expenses	42																								
operating	Administrative	•	43																								
expenses	Reinsurers' con participations	nmissions and profit	44																								
	Payable net (	41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (decre year (53-54-51-	ase) in the financial -52)	59																								
Balance on eac	ch underwriting ye	ear (19-29-39-49-59)	69																								

Name of insurer **Aviva International Insurance Limited** 

Global business Currency **US** dollar

Financial year ended 31st December 2009

Proportion	Proportional liability (excluding motor)												Company registration number		1	GL/ UK/ CM		day		ye		Monetary units	/ Category number		Currency code		
													R28		21487		GL	31		12	20	09	000	(	670	USD	
Underwriting year ended				Prior underwrit years	ing	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY		al all umns
	1			29 2	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99	99
	Gross Amoun	t	11																								
Premiums written	Reinsurers' share		12																								
	Net (11-12)																										
	Gross Amount 21			88	807																						8807
Claims paid	Reinsurers' share 22			88	807																						8807
	Net (21-22) 29		29																								
Claims mana	gement costs		39																								
	Commissions 41																										
Not	Other acquisition expenses 42		42																								
Net operating	Administrative	expenses	43																								
expenses	Reinsurers' com participations	missions and profit	44																								
	Payable net (4	11+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
PIONISIONS	forward	Adjustment for discounting	54																								
	Increase (decrea	Increase (decrease) in the financial																									
Balance on eac	Balance on each underwriting year (19-29-39-49-59)		69																								

GL/

Form 28 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business Currency US dollar

Financial year ended 31st December 2009

Proportional liability (excluding m			otor	)											stration ber		UK/ CM		day	month	ye		Monetary units		egory mber		rency ode
												6	R28	2	21487	,	GL		31	12	20	09	000	6	70	U	SD
	Underwriting y	ear ended		ММ	YY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	YY								
			Г	12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88
	Gross Amount 11		11						•				•				•										-
Premiums written	Reinsurers' share 12		12																								
	Net (11-12) 19		19																								
Claims paid	Gross Amoun	t	21																								
	Reinsurers' share 22		22																								
	Net (21-22) 29		29																								
Claims mana	Claims management costs																										
	Commissions 4		41																								
Net	Other acquisit	Other acquisition expenses 42																									
operating		Administrative expenses 43																									
expenses	Reinsurers' com participations	Reinsurers' commissions and profit participations																									
	Payable net (4	11+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
'	forward	Adjustment for discounting	54																								
		Increase (decrease) in the financial year (53-54-51+52)																									
Balance on each	ch underwriting ye	ar (19-29-39-49-59)	69																								

GL/

Form 28

Name of insurer **Aviva International Insurance Limited** 

Global business Currency **US** dollar

Financial year ended 31st December 2009

Underwriting year ended												registration number			UK/ CM		day	month	ye		Monetar units				rency ode		
													R28	:	21487	,	GL		31	12	20	09	000	6	70	U	SD
	Underwriting y	ear ended		мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	ММ	YY	мм	YY	мм	YY	мм	YY	ММ	YY	мм	YY
			Г	12	87	12	86	12	85	12	84	12	83	12	82												+
	Gross Amount		11										-						!								
	Reinsurers' share		12																								
	Net (11-12) 19		19																								
	Gross Amount		21												8807												
	Reinsurers' share 22		22												8807												
	Net (21-22) 29		29																								
Claims mana	Claims management costs		39																								
	Commissions 41		41																								
Net	Other acquisit	Other acquisition expenses 42																									
operating		Administrative expenses 43																									
expenses	Reinsurers' con participations	Reinsurers' commissions and profit participations																									
	Payable net (4	11+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (decre year (53-54-51+	ase) in the financial 52)	59																								
Balance on each	Balance on each underwriting year (19-29-39-49-59)		69																								

Name of insurer **Aviva International Insurance Limited** 

Global business Currency **US** dollar

Financial year ended 31st December 2009

Non-proportional marine												Company registration number			GL/ UK/ CM d		mor	nth	year	Monetai units	y Category number		Currency code						
												R29		21487			GL		12	2 2	2009	000	540		USD				
Underwriting year ended			Prior underwriting years		underwriting		underwriting		ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY	Total all columns
		44	29	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99				
Reported claims	Gross Amount	11		110399																					110399				
outstanding	Reinsurers' share	12		110399																					110399				
Claims incurred but	Gross Amount	13		28039																					28039				
	Reinsurers' share	14		28039																					28039				
Claims manag	Claims management costs																												
A -1:	Gross Amount	16		24807																					24807				
Adjustment for	Reinsurers' share	17		24807																					24807				
discounting	Claims management costs	18																											
Allocation to / (fi	rom) another risk category urplus	19																											
Balance of the	fund	20																											
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																											
Provision for u	unearned premiums	22																											
Provision for u	inexpired risks	23																											
Deferred acqu	Deferred acquisition costs																												
Other technical provi by way of supplement	isions (particulars to be specified ntary note)	25																											
Total (21+22+	23-24+25)	29																											

GL/

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

Form 29 (continuation sheet)

Name of insurer **Aviva International Insurance Limited** 

Global business Currency **US** dollar

Financial year ended 31st December 2009

Non-propo	ortional marine													Compa registra numbe	ation	GL/ UK/ CM		day	mor	ith :	year	Moneta units		ategory umber		rency ode
												R	29	21	487		GL	31	12	2 2	2009	000		540	U	SD
Unde	rwriting year ended		мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	ММ	ΥΥ	мм	YY	ММ	YY	ММ	YY
			12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88
Reported claims	Gross Amount	11		1080		533		992		503		711		961		989		1425		2352		5885		24845		20314
outstanding	Reinsurers' share	12		1080		533		992		503		711		961		989		1425		2352		5885		24845		20314
Claims	Gross Amount	13		185		91		328		114		332		735		462		731		535		1141		4628		5747
incurred but not reported	Reinsurers' share	14		185		91		328		114		332		735		462		731		535		1141		4628		5747
Claims manag	gement costs	15																								
A discontinuo and	Gross Amount	16																								3697
Adjustment	Reinsurers' share	17																								3697
discounting	Claims management costs	18																								
Allocation to / (f of anticipated su	rom) another risk category urplus	19																								
Balance of the	e fund	20																								
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																								
Provision for u	unearned premiums	22																								
Provision for u	unexpired risks	23																								
Deferred acqu	uisition costs	24																								
Other technical prov by way of suppleme	isions (particulars to be specified ntary note)	25																								
Total (21+22+	-23-24+25)	29																								

GL/

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

Form 29 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business Currency US dollar

Financial year ended 31st December 2009

Non-propo	rtional marine													registra numbe	ation	UK/ CM		day	moi	nth	year	Moneta units		ategory umber		rency ode
												R:	29	21	487		GL	31	1:	2	2009	000		540	U	SD
Under	rwriting year ended		ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY
			12	87	12	86	12	85																		
Reported claims	Gross Amount	11		5121		32132		12556																		
outstanding	Reinsurers' share	12		5121		32132		12556																		
Claims incurred but	Gross Amount	13		878		5509		6623																		
	Reinsurers' share	14		878		5509		6623																		
Claims manag	gement costs	15																								
A discrete a set	Gross Amount	16				13779		7331																		
Adjustment	Reinsurers' share	17				13779		7331																		
discounting	Claims management costs	18																								
Allocation to / (from of anticipated su	rom) another risk category	19																								
Balance of the	fund	20																								
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																								
Provision for u	inearned premiums	22																								
Provision for u	nexpired risks	23																								
Deferred acqu	uisition costs	24																								
Other technical provi by way of supplement	isions (particulars to be specified ntary note)	25																								
Total (21+22+	23-24+25)	29																								

GL/

Name of insurer Aviva International Insurance Limited

Global business Currency **US dollar** 

Financial year ended 31st December 2009

Non-propo	ortional liability (n	on-	motor)											registr numbe	ation	UK/ CM	1	day	mor	nth	year	Moneta units		ategory umber		rency ode
												R	29	21	487		GL	31	12	2 :	2009	000		570	US	SD
Unde	rwriting year ended		Prid underw yea	riting	мм	YY	ММ	YY	ММ	YY	мм	ΥY	мм	YY	ММ	YY	мм	YY	ММ	YY	мм	YY	ММ	YY	Tota colui	
			29	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99	99
Reported claims	Gross Amount	11		37076																					;	37076
outstanding	Reinsurers' share	12	3	37076																					;	37076
Claims	Gross Amount	13	ţ	56756																					;	56756
incurred but not reported	Reinsurers' share	14	į	56756																						56756
Claims manag	gement costs	15																								
A 11	Gross Amount	16	2	29440																					:	29440
Adjustment for	Reinsurers' share	17	2	29440																					2	29440
discounting	Claims management costs	18																								
Allocation to / (f of anticipated su	rom) another risk category urplus	19																								
Balance of the	e fund	20																								
Claims outstand (11-12+13-14+1	ding  5-16+17-18+19+20	21																								
Provision for u	unearned premiums	22																								
Provision for u	unexpired risks	23																								
Deferred acqu	uisition costs	24																								
Other technical prov by way of suppleme	risions (particulars to be specified ntary note)	25																								
Total (21+22+	-23-24+25)	29																								

GL/

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

Form 29 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business Currency US dollar

Financial year ended 31st December 2009

Non-propo	rtional liability (n	on-ı	motor	)										registr numbe	ation	UK/ CM		day	mor	nth	year	Moneta units		ategory umber		rency ode
												R	29	21	487		GL	31	12	2   :	2009	000		570	U	SD
Unde	rwriting year ended		ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	ΥY	мм	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY
			12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88
Reported claims	Gross Amount	11																						1286		288
outstanding	Reinsurers' share	12																						1286		288
Claims incurred but	Gross Amount	13																						177		40
not reported	Reinsurers' share	14																						177		40
Claims manag	gement costs	15																								
A.P	Gross Amount	16																								
Adjustment for	Reinsurers' share	17																								
discounting	Claims management costs	18																								
Allocation to / (for of anticipated su	rom) another risk category	19																								
Balance of the	fund	20																								
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																								
Provision for u	inearned premiums	22																								
Provision for u	nexpired risks	23																								
Deferred acqu	uisition costs	24																								
Other technical prov	isions (particulars to be specified ntary note)	25																								
Total (21+22+	23-24+25)	29																								

Global business Currency US dollar

Financial year ended 31st December 2009

Non-propo	ortional liability (n	on-ı	notor	)										Compa registr numbe	ation	GL/ UK/ CM		day	moi	nth	year	Moneta units		ategory number		rrency
									_			R	29	21	487		GL	31	1:	2	2009	000		570	ļ	JSD
Unde	rwriting year ended		мм	YY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY
			12	87	12	86	12	85	12	84	12	83	12	82												
Reported claims	Gross Amount	11		21				48						35433												
outstanding	Reinsurers' share	12		21				48						35433												
Claims incurred but	Gross Amount	13		3				7						56529												
not reported	Reinsurers' share	14		3				7						56529												
Claims manag	gement costs	15																								
A divistment	Gross Amount	16												29440												
Adjustment	Reinsurers' share	17												29440												
discounting	Claims management costs	18																								
Allocation to / (f of anticipated su	rom) another risk category urplus	19																								
Balance of the	e fund	20																								
Claims outstand (11-12+13-14+1	ding  5-16+17-18+19+20)	21																								
Provision for u	unearned premiums	22																								
Provision for u	unexpired risks	23																								
Deferred acqu	uisition costs	24																								
Other technical prov by way of suppleme	risions (particulars to be specified entary note)	25																								
Total (21+22+	+23-24+25)	29																								

Name of insurer **Aviva International Insurance Limited** 

Global business Currency **British pound** 

Financial year ended 31st December 2009

Proportion	al property													Compa registr numbe	ation	GL/ UK/ CM	'	day	mor	nth	year	Moneta units		ategory number		rency ode
												R	29	21	487		GL	31	12	2 2	2009	000		660	G	ВР
Under	rwriting year ended		Pri underv yea	vriting ars	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Tota colu									
			29	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99	99
Reported claims	Gross Amount	11		909																						909
outstanding	Reinsurers' share	12		909																						909
Claims incurred but	Gross Amount	13		238																						238
	Reinsurers' share	14		238																						238
Claims manag	gement costs	15																								
A.P	Gross Amount	16																								
Adjustment for	Reinsurers' share	17																								
discounting	Claims management costs	18																								
Allocation to / (from of anticipated su	rom) another risk category	19																								
Balance of the	e fund	20																								
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																								
Provision for u	unearned premiums	22																								
Provision for u	inexpired risks	23																								
Deferred acqu	uisition costs	24																								
Other technical provi by way of supplement	isions (particulars to be specified ntary note)	25																								
Total (21+22+	23-24+25)	29																								

GL/

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2009

Proportion	al property													registra numbe	ation	UK/ CM		day	mor	nth	year	Moneta units		ategory umber		rency ode
												R	29	21	487		GL	31	12	2 :	2009	000		660	G	ВР
Unde	rwriting year ended		ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY										
			12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88
Reported claims	Gross Amount	11										14		33		46		42		69		40		64		4
outstanding	Reinsurers' share	12										14		33		46		42		69		40		64		4
Claims	Gross Amount	13										13		97		13		19		22		11		4		2
incurred but not reported	Reinsurers' share	14										13		97		13		19		22		11		4		2
Claims manag	gement costs	15																								
A 11	Gross Amount	16																								
Adjustment for	Reinsurers' share	17																								
discounting	Claims management costs	18																								
Allocation to / (for of anticipated su	rom) another risk category	19																								
Balance of the	e fund	20																								
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																								
Provision for u	unearned premiums	22																								
Provision for u	inexpired risks	23																								
Deferred acqu	uisition costs	24																								
Other technical prov	isions (particulars to be specified ntary note)	25																								
Total (21+22+	23-24+25)	29																								

GL/

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

Form 29 (continuation sheet)

Name of insurer **Aviva International Insurance Limited** 

Global business Currency **British pound** 

Financial year ended 31st December 2009

Proportion	nal property													Compa registra numbe	ation	GL/ UK/ CM	'	day	mo	nth	year	Moneta units		ategory umber		rrency ode
												R	29	21	487		GL	31	1:	2	2009	000		660	G	BP
Unde	rwriting year ended		ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY
			12	87	12	86	12	85	12	84																
Reported claims	Gross Amount	11		84				478		35																
outstanding	Reinsurers' share	12		84				478		35																
Claims incurred but	Gross Amount	13		38				19																		
not reported	Reinsurers' share	14		38				19																		
Claims mana	gement costs	15																								
Adjustment	Gross Amount	16																								
Adjustment	Reinsurers' share	17																								
discounting	Claims management costs	18																								
Allocation to / (f of anticipated si	rom) another risk category urplus	19																								
Balance of the	e fund	20																								
Claims outstand (11-12+13-14+1	ding 15-16+17-18+19+20)	21																								
Provision for (	unearned premiums	22																								
Provision for u	unexpired risks	23																								
Deferred acqu	uisition costs	24																								
Other technical prov by way of suppleme	risions (particulars to be specified entary note)	25																								
Total (21+22+	+23-24+25)	29																								

Form 29

Name of insurer Aviva International Insurance Limited

Global business Currency **US dollar** 

Financial year ended 31st December 2009

Proportion	nal liability (exclud	ding	j mot	tor)										Compa registr numbe	ation	GL/ UK/ CM	1	day	mor	nth	year	Moneta units		ategory umber		rency ode
												R	29	21	487		GL	31	12	2   2	2009	000		670	US	SD
Unde	rwriting year ended		und	Prior lerwriting years	ММ	YY	мм	YY	ММ	YY	мм	ΥY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	Total colur	
			29	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99	99
Reported claims	Gross Amount	11		39610																					3	39610
outstanding	Reinsurers' share	12		39610																					3	39610
Claims incurred but	Gross Amount	13		120111																					12	20111
not reported	Reinsurers' share	14		120111																					12	20111
Claims manag	gement costs	15																								
Adjustment	Gross Amount	16		50400																					5	50400
Adjustment	Reinsurers' share	17		50400																					5	50400
discounting	Claims management costs	18																								
Allocation to / (f of anticipated su	rom) another risk category urplus	19																								
Balance of the	e fund	20																								
Claims outstand (11-12+13-14+1	ding  5-16+17-18+19+20)	21																								
Provision for u	unearned premiums	22																								
Provision for u	unexpired risks	23																								
Deferred acqu	uisition costs	24																								
Other technical prov by way of suppleme	risions (particulars to be specified entary note)	25																								
Total (21+22+	+23-24+25)	29																								

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

Form 29 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business Currency US dollar

Financial year ended 31st December 2009

Proportion	nal liability (exclud	ling	moto	or)										Compa registra numbe	ation	GL/ UK/ CM		day	mor	nth	year	Moneta units		ategory umber		rency ode
												R	29	21	487		GL	31	12	2 2	2009	000		670	U	SD
Unde	rwriting year ended		ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY
		П	12	99	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88
Reported claims	Gross Amount	11		-		,				,																
outstanding	Reinsurers' share	12																								
Claims	Gross Amount	13																								
incurred but not reported	Reinsurers' share	14																								
Claims manag	gement costs	15																								
Adiustment	Gross Amount	16																								
Adjustment for	Reinsurers' share	17																								
discounting	Claims management costs	18																								
Allocation to / (for of anticipated su	rom) another risk category urplus	19																								
Balance of the	e fund	20																								
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																								
Provision for u	unearned premiums	22																								
Provision for u	unexpired risks	23																								
Deferred acqu	uisition costs	24																								
Other technical prov by way of supplement	isions (particulars to be specified ntary note)	25																								
Total (21+22+	-23-24+25)	29																								

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

Form 29 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business Currency US dollar

Financial year ended 31st December 2009

Proportion	al liability (exclud	ling	moto	or)										Compa registra numbe	ation	GL/ UK/ CM		day	mor	nth	year	Moneta units		ategory umber		rrency ode
												R	29	21	487		GL	31	12	2	2009	000		670	U	ISD
Under	rwriting year ended		ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY
			12	87	12	86	12	85	12	84	12	83	12	82												
Reported claims	Gross Amount	11												39610												
outstanding	Reinsurers' share	12												39610												
Claims	Gross Amount	13											1	20111												
incurred but not reported	Reinsurers' share	14											1	20111												
Claims manag	gement costs	15																								
	Gross Amount	16												50400												
Adjustment for	Reinsurers' share	17												50400												
discounting	Claims management costs	18																								
Allocation to / (fi	rom) another risk category urplus	19																								
Balance of the	e fund	20																								
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																								
Provision for u	unearned premiums	22																								
Provision for u	inexpired risks	23																								
Deferred acqu	uisition costs	24																								
Other technical provi	isions (particulars to be specified ntary note)	25																								
Total (21+22+	23-24+25)	29																								

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

Form 30 (Sheet 1)

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

									Company registration number	GL/ UK/ CM	day	month	n year	units
								R30	21487	GL	31	12	2009	£000
	Reporting territory code		Total admissible assets as shown on	hypothecated to cover the provision	Expected income from assets included in	Yield %	Technical provisions	Provision for claims being	outstanding g discounted	Unwind in the discount in the next financial			nterest at w is being dis	
Major currencies			Form 13	for outstanding claims being discounted	column 2			Before deduction for discounting	Deduction for discounting	year	High	est	Lowest	Average rate
			1	2	3	4	5	6	7	8	9		10	11
GBP	AA	11	13264138	342652	14049	4.1	619646	619646	276995	13920		4.6	1.0	4.1
		12												
		13												
		14												
		15												
		16												
		17												
		18												
		19												
		20												
Other currencies		21												
Total		29	13264138	342652			619646	619646	276995	13920				

Form 30 (Sheet 2)

GL/

Name of insurer **Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

Company registration UK/ СМ number day month units year 2009 R30 21487 GL 31 12 £000 Yield Value of Admissible assets Expected income admissible assets hypothecated to from assets included cover the provision in column 2 as shown on for outstanding Form 13 Type of Asset claims being discounted 2 3 31 Land and buildings Approved securities 32 Fixed interest securities 33 Other Approved securities 34 Variable interest and variable yield securities (excluding items shown in line 36) 35 Other Equity shares and holdings in collective investment schemes 36 37 Loans secured by mortgages 38 Producing income All other assets 39 Not producing income 49 Total

Global business Currency British pound

Financial year ended 31st December 2009 Reporting territory United Kingdom other than home foreign

FSA general insurance business reporting category

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

Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code
21487	GL	31	12	2009	000	160	GBP	AA

Accident y	year ended		Number	of claims	Gross cla	aims paid	G	ross claims carried	outstand forward	ling		s outstanding t forward	Claims incurred	Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financ year	cial R	eported	Incurred repo		Reported	Incurred but not reported	(latest year) or developed (other years) during this financial year (4+5+6-7-8)	·	
			1	2	3	4		5	6		7	8	9	10	11
12	2009	11	54885	27466		576	91	43901		4055			105647	214780	49.2
12	2008	12	105143	5518	77157	475	67	9762		229	55179	4576	(2197)	245844	54.8
12	2007	13	197693	5146	217730	124	30	6709		111	16083	1322	1845	276852	85.6
12	2006	14	194744	2235	207226	32	72	2913		38	4697	143	1383	367564	58.1
12	2005	15	216905	386	229586	22	96	1571		14	2269	33	1579	384014	60.8
12	2004	16	169085	57	228265	13	92	281		6	670	18	991	374122	61.5
12	2003	17	204094	188	226982	13	91	1045		3	2055	7	377	330144	69.5
12	2002	18	308898	372	263719	12	39	1908		2	2795	3	351	366387	72.8
12	2001	19	385730	535	382807	8	42	2490		2	2739	2	593	543660	71.0
12	2000	20	522958	25	506324	1:	51	109		3	267	4	(8)	649731	78.0
Prior accident	years	21		106		35	76	1575			2177		2974		
Total (11 to 2	1)	29		42034		1318	47	72264		4463	88931	6108	113535		
Line 29 expre	ssed in sterling	30				1318	47	72264		4463	88931	6108	113535		

Name of insurer **Aviva International Insurance Limited** 

Global business Currency **British pound** 

Financial year ended United Kingdom other than 31st December 2009 Reporting territory home foreign

Company

GL/

FSA general insurance business reporting category

#### Creditor

						_		registra number	tion UK/	day	month	year	Monetary units	Catego numb		y territory code
							R31	214	87 GL	_ 31	12	2009	000	182	GBP	AA
Accident	year ended		Number	of claims	Gross cla	aims paid		Gross claims carried		Gross clai	ms outs		Claims		Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financ	cial	Reported	Incurred but not reported	Reported		rred but not eported	(latest yea develope (other yea during th financial y (4+5+6-7	ed ars) nis ear		
		_	1	2	3	4		5	6	7		8	9		10	11
12	2009	11	99521	27057		992	222	51041	22996				173	3259	352847	49.1
12	2008	12	82090	10804	60015	424	135	27980	4501	4084	10	27842	6	5234	452952	29.8
12	2007	13	86404	5586	86721	136	649	12289	1484	2280	)6	3377	1	1239	367113	31.1
12	2006	14	85128	2004	99801	15	534	4283	8790	540	)1	10857	(1	1651)	645048	17.7
12	2005	15	87671	131	115252	15	551	895	3026	110	)4	4015		353	496294	24.3
12	2004	16	120839	95	132354	6	615	441	811	111	4	799		(46)	415875	32.3
12	2003	17	115352	46	128545	1	77	136	598	60	)7	586		(282)	343150	37.7
12	2002	18	159440	87	126201		33	188	688	58	31	1178		(850)	325868	39.0
12	2001	19	189623	5	140721		3	32	268	41	9	258		(374)	329932	42.7
12	2000	20	205283	17	149110	3	808	33	66	5	57	66		284	315094	47.5
Prior accident	years	21		12			4	58	70	51	3	70		(451)		
Total (11 to 2	1)	29		45844		1595	531	97376	43298	7344	12	49048	177	7715		
Line 29 expre	ssed in sterling	30				1595	531	97376	43298	7344	12	49048	177	7715		

territory

code

Currency

code

Monetary Category

number

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2009 Reporting territory United Kingdom other than home foreign

Company

number

registration

GL/

UK/

СМ

month

FSA general insurance business reporting category

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

											auy	month	year	unito			
							R31	214	87	GL	31	12	2009	000	26	1 GBP	AA
Accident	year ended		Number	of claims	Gross cla	aims paid	Gr	oss claims carried f		g	Gross clain	ns outsta		Claims		Gross earned premiums	Claims ratio
Month	Year		cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financ year	cial Re		Incurred by reporte		Reported	Incurr	ed but not ported	(latest yea develope (other yea during the financial y (4+5+6-7	ed ars) nis rear		
			1	2	3	4		5	6		7		8	9		10	11
12	2009	11	48751	20615		1218	373	147246	4	3351				312	2470	604180	51.7
12	2008	12	73276	8372	136140	1270	)87	67451		4725	166288	3	58115	(25	5140)	702764	47.7
12	2007	13	135563	7361	389562	423	342	39292		1896	90154	ı	6285	(12	2909)	683788	69.2
12	2006	14	100644	2844	291667	74	152	15985		536	31083	3	1320	(8	8430)	724458	43.6
12	2005	15	124330	368	299443	28	336	5354		188	14564	ı	382	(6	6568)	748405	41.1
12	2004	16	127300	182	227638	16	32	1053		42	5229	)	12	(2	2514)	617708	37.3
12	2003	17	57956	330	221798	26	603	2182		15	7433	3	4	(2	2637)	544854	41.6
12	2002	18	76896	345	189504	1	14	2600		12	4007	,	2	('	1283)	465694	41.3
12	2001	19	62321	407	240516		49	2155		1	3185	5			(980)	406786	59.7
12	2000	20	81292	13	308422		50	104			1385	5		('	1231)	398824	77.4
Prior accident	years	21		381		3	328	1237			4346	5		(2	2781)		
Total (11 to 2	1)	29		41218		3063	366	284659	5	0766	327674	ı	66120	247	7997		
Line 29 expre	ssed in sterling	30				3063	366	284659	5	0766	327674	1	66120	247	7997		

Global business Currency British pound

Financial year ended 31st December 2009 Reporting territory United Kingdom other than home foreign

FSA general insurance business reporting category

Consequential loss (i.e. business interruption)

	Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code
R31	21487	GL	31	12	2009	000	262	GBP	AA

Accident	year ended		Number	of claims	Gross cla	aims paid	Gros	s claims carried	outstandi forward	ing	Gross claim brough	s outstan	ding	Claim		Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this finance year	al Repo	orted	Incurred repor		Reported		d but not orted	(latest year develop (other year during the financial year) (4+5+6-7)	ed ars) his year		
			1	2	3	4	5	5	6		7	;	8	9		10	11
12	2009	11	365	395		834	12	10545		2872				2	1759	84296	25.8
12	2008	12	579	119	5912	736	88	3194		274	9326		3017	(	(1507)	94970	17.6
12	2007	13	2293	69	35171	590	)4	1199		126	11021		732	(	(4524)	95911	44.2
12	2006	14	1266	17	26199	92	23	862		10	2624		86		(915)	94139	29.7
12	2005	15	823	3	25630	8	31	185			622		15		(371)	95933	27.0
12	2004	16	781	102	15243	19	98	42			42				198	71676	21.6
12	2003	17	1017	48	18715	25	55	277			363				169	68680	28.0
12	2002	18	1325	35	17456	2	28	43			10				61	57928	30.3
12	2001	19	1773	1	26684		6	32			29				9	52273	51.1
12	2000	20	2795	81	49661	22	23	398			483				138	52730	95.4
Prior accident	t years	21		35		-	76	845			1429				(508)		
Total (11 to 2	1)	29		905		2340	)4	17622		3282	25949		3850	1	4509		
Line 29 expre	ssed in sterling	30				2340	)4	17622		3282	25949		3850	1	4509		

Name of insurer **Aviva International Insurance Limited** 

Global business Currency **British pound** 

Financial year ended 31st December 2009 United Kingdom other than Reporting territory home foreign

Company

GL/

FSA general insurance business reporting category

#### **Employers liability**

						_		registra number	tion UK/	day	month	year	Monetary units	Categ numb		y territory code
							R3	1 214	187 GI	L 31	12	2009	000	27	1 GBP	AA
Accident	year ended		Number	of claims	Gross cla	aims paid		Gross claims carried		Gross clair	ns outsta		Claims		Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this finand year	cial	Reported	Incurred but not reported	Reported		red but not eported	(latest yea develope (other yea during th financial y (4+5+6-7	ed ars) nis rear		
			1	2	3	4		5	6	7		8	9		10	11
12	2009	11	356	1984		10	079	49228	28337				78	8644	123949	63.4
12	2008	12	1120	1991	1545	106	604	78396	11811	5812	1	38891	3	3799	152194	67.3
12	2007	13	3590	964	11801	148	871	58706	3921	7804	6	10323	(10	0871)	168127	53.1
12	2006	14	1972	1294	26270	212	226	45239	1262	7020	0	4026	(6	6499)	177589	52.9
12	2005	15	3630	274	42788	151	166	13888	518	2813	1	18074	(16	6633)	158240	45.7
12	2004	16	3759	669	70560	80	063	6724	342	1701	3	2866	(4	4750)	150921	56.8
12	2003	17	3904	344	66854	25	532	6960	118	577	1	269	3	3570	122742	62.3
12	2002	18	5775	212	72200	26	600	3986	13	503	2	104	,	1463	83586	94.3
12	2001	19	3466	84	71562	2	401	556	218	108	0	191		(96)	81001	89.8
12	2000	20	8742	142	88832	5	581	4186	1227	494	6	2957	('	1909)	88387	107.3
Prior accident	years	21		7715		361	126	155425	769866	19755	9	762522		1336		
Total (11 to 2	1)	29		15673		1132	249	423294	817633	46589	9	840223	48	8054		
Line 29 expre	ssed in sterling	30				1132	249	423294	817633	46589	9	840223	48	8054		

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

Form 31 (continuation sheet)

Name of insurer **Aviva International Insurance Limited** 

Global business **British pound** Currency

Financial year ended 31st December 2009 United Kingdom other than Reporting territory

home foreign FSA general insurance business reporting category

**Employers liability** 

	·				_		Compar registra number	tion	GL/ UK/ CM	day	month	year	Monetary units	Catego numbe		Reporting y territory code
						R31	214	187	GL	31	12	2009	000	271	GBP	AA
Accident	year ended	Number	of claims	Gross cla	aims paid	G	ross claims carried		ng	Gross clain	ns outsta		Claims		Gross earned premiums	Claims ratio
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financ year	cial Re	eported	Incurred I		Reported	Incurr	ed but not ported	(latest yea develope (other yea during the financial y (4+5+6-7	r) or ed ars) nis ear	promise	,
		1	2	3	4		5	6		7		8	9	-,	10	11
12	1999	10524	371	131805	7	733	6101		1665	4524	1	1709	2	2266	113168	124.0
12	1998	10011	421	128516	g	965	7620		5406	9626	5	4847		(482)	124927	114.1
12	1997	8557	348	128365	4	<b>1</b> 51	3506		6916	4561		6704		(392)	126032	110.5
12	1996	8018	327	119630	7	778	1852		4757	2865	5	4923		(401)	121986	104.1
12	1995	7565	322	112895	5	543	1388		9413	3354		8539		(549)	118035	105.3
12	1994	32517	686	113481	12	294	2982		14498	6177	,	12630		(33)	110913	119.2
12	1993	19023	277	91774	5	587	1483		12387	4049		10514		(106)		
12	1992	19276	316	72312	3	306	1764		17871	1234		18842		(135)		
12	1991	19124	222	72700	13	356	1094		17871	1093	3	19447		(219)		

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

Form 31 (continuation sheet)

Reporting

territory

code

Monetary

units

Category

number

Currency

code

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2009 Reporting territory United Kingdom other than

Company

number

registration

GL/

UK/

CM

day

month

year

home foreign
FSA general insurance business reporting category

#### **Employers liability**

R31 GL **GBP** AA Number of claims Gross claims paid Accident year ended Gross claims outstanding Gross claims outstanding Claims Claims ratio Gross earned carried forward brought forward incurred premiums Reported (latest year) or Closed at some Reported claims In previous In this financial Reported Incurred but not Incurred but not cost during this outstanding financial years reported reported developed year or previous (other years) financial years during this Month Year financial year (4+5+6-7-8)(165)(541)(397)(160)(3841)

Name of insurer **Aviva International Insurance Limited** 

Global business Currency **British pound** 

Financial year ended United Kingdom other than 31st December 2009 Reporting territory home foreign

Company

GL/

FSA general insurance business reporting category

#### **Professional indemnity**

						_	re	mpany gistration mber	UK/ CM	day	month	year	Monetary units	Categ num		y territory code
							R31	21487	GL	. 31	12	2009	000	27	2 GBP	AA
Accident	year ended		Number	of claims	Gross cla	aims paid		claims outst		Gross clair	ns outsta		Claims		Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financi year	al Reporte		rred but not reported	Reported		ed but not ported	(latest yea develop (other ye during t financial y	ed ars) his year		
			1	2	3	4	5		6	7		8	9		10	11
12	2009	11	100	1450		166	59 5	1361	1108				5	4138	60036	90.2
12	2008	12	435	1777	3295	982	27 5	1650	511	6745	4	1221	(	3687)	72218	94.6
12	2007	13	282	985	9767	643	39 5	1436	482	5425	6	662		6439	64861	109.7
12	2006	14	375	1057	15888	306	3	9140	212	4519	6	361	(	3138)	93789	62.2
12	2005	15	1273	1838	16410	93	35 3	9991	133	4005	4	209		796	107433	53.5
12	2004	16	1631	2572	16624	45	53 2	1766	43	3114	9	136	(	9023)	88932	43.7
12	2003	17	1560	1475	16164	26	3	0639	14	3215	7	38	(	1276)	78645	59.9
12	2002	18	1287	280	15686	22	22 2	7295		2750	1	13		3	62816	68.8
12	2001	19	737	220	15138	2	19 1	1700		1891	3		(	3994)	41619	72.2
12	2000	20	1026	1	15095	23	33	3319		600	8		(	2456)	33876	55.0
Prior accident	years	21		49		866	65	1065		1855	5		(	5825)		
Total (11 to 2	1)	29		11704		3199	95 34	1362	2503	34124	3	2640	3	1977		
Line 29 expre	ssed in sterling	30				3199	95 34	1362	2503	34124	3	2640	3	1977		

territory

code

Currency

code

Monetary Category

number

units

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2009 Reporting territory United Kingdom other than home foreign

Company

number

registration

GL/

UK/

CM

day

month

year

FSA general insurance business reporting category

#### **Professional indemnity**

					ſ	R31	214	87	GL	31	12	2009	000	27	2 GBP	AA
Accident y	year ended	Number	of claims	Gross cla	aims paid	(	Gross claims carried		ng	Gross clain	ns outsta		Claims		Gross earned premiums	Claims ratio
Month	Year	cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financ	cial F	Reported	Incurred by report		Reported	Incur	ed but not ported	(latest year developed (other year during the financial year) (4+5+6-7	ed ars) his /ear	·	
		1	2	3	4		5	6		7		8	9		10	11
12	1999	699	1	13205	32	293	861			10030	)		(:	5876)	30616	56.7
12	1998	703	8	26066	22	290	786			2937	7			139	31963	91.2
12	1997	540	1	18219	23	300	1027			354	I			(214)	31566	68.3
12	1996	467	12	19545		79	99			72	2			106	33168	59.5
12	1995	37	6	4506	2	237	76			85	5			228	8032	60.0
12	1994	43	3	2060		73	349			56′	I			(139)	4137	60.0
12	1993	40	3	1372		38	61			207	7			(108)		
12	1992	38	1	864		35	132			179	9			(12)		
12	1991	27	2	474	2	215	119			134	1			200		
12	1990	18	1	253		10				4	1			6		
12	1989	16	2	595		84	7			7	7			84		
12	1988	16	1	(251)			15			16	6			(1)		
12	1987	17	1	410			392			450				(58)		

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

Form 31 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2009 Reporting territory United Kingdom other than

home foreign
FSA general insurance business reporting category

#### **Professional indemnity**

Company GL/ Reporting registration number UK/ Monetary Category Currency territory CM day month year units number code code R31 21487 GL 12 2009 31 000 272 **GBP** AA

	-	1										
Accident	year ended	Number	of claims	Gross cla	aims paid		outstanding forward		s outstanding t <u>forward</u>	Claims incurred	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financia year	I Reported	Incurred but not reported	Reported	Incurred but not reported	(latest year) or developed (other years) during this financial year (4+5+6-7-8)		
		1	2	3	4	5	6	7	8	9	10	11
12	1986	7	1	5		2		3		(1)		
12	1985	3	1	234	11	45		19		37		
12	1984	1	1	880		89		305		(216)		
12	1983	1	1	4		1		1				
12	1982	1	1	1		1		1				
12	1981	1		4								
12	1980		1			1		1				
12	1979											
12	1978											
12	1977											
12	1976	2		2								
12	1975	3	1	49		2		2				

Name of insurer **Aviva International Insurance Limited** 

Global business Currency **British pound** 

Financial year ended United Kingdom other than 31st December 2009 Reporting territory home foreign

Company

GL/

FSA general insurance business reporting category

#### **Public and products liability**

						_		registrat number	tion UK/	day	month	year	Monetary units	Categ numb		y territory code
							R31	1 214	187 GL	_ 31	12	2009	000	273	3 GBP	AA
Accident	year ended		Number	of claims	Gross cla	aims paid		Gross claims carried f		Gross clai	ms outst		Claims		Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financ year	cial	Reported	Incurred but not reported	Reported		red but not eported	(latest yea develope (other yea during th financial y (4+5+6-7	ed ars) nis rear		
			1	2	3	4		5	6	7		8	9		10	11
12	2009	11	1382	5001		46	604	70987	30221				105	5812	153257	69.0
12	2008	12	4205	5637	6842	252	208	76195	8779	7457	9	30757	4	4846	182292	64.2
12	2007	13	5758	2905	23404	219	913	51019	2750	6970	8	6189		(215)	168959	58.6
12	2006	14	6927	2144	36825	182	245	35008	878	6095	9	2606	(9	9434)	191243	47.6
12	2005	15	8797	1236	44314	152	285	11569	257	3364	7	703	(7	7239)	191476	37.3
12	2004	16	10704	1064	51034	97	702	2423	106	1162	7	226		378	198816	31.8
12	2003	17	9870	689	54500	36	629	302	35	511	0	91	('	1235)	166690	35.1
12	2002	18	10153	77	74425	43	344	252	2980	601	7	3894	(2	2335)	134089	61.2
12	2001	19	13071	710	81146	32	279	8717	4664	1233	8	9874	(5	5552)	122742	79.7
12	2000	20	21778	381	102209	28	395	3290	1502	580	4	3384	('	1501)	116075	94.7
Prior accident	t years	21		1123		147	770	26431	4051	4421	3	8755	(7	7716)		
Total (11 to 2	1)	29		20967		1238	374	286193	56223	32400	2	66479	75	5809		
Line 29 expre	ssed in sterling	g <b>30</b>				1238	374	286193	56223	32400	2	66479	75	5809		

territory

code

Monetary

units

Category

number

Currency

code

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2009 Reporting territory United Kingdom other than home foreign

Company

number

registration

GL/

UK/

CM

day

month

year

FSA general insurance business reporting category

#### Public and products liability

**GBP** R31 GL AA Gross claims paid Accident year ended Number of claims Gross claims outstanding Gross claims outstanding Claims Claims ratio Gross earned carried forward brought forward incurred premiums Reported (latest year) or Closed at some Reported claims In previous In this financial Reported Incurred but not Incurred but not cost during this outstanding financial years reported reported developed year or previous (other years) financial years during this Month Year financial year (4+5+6-7-8)(579)82.5 95.2 77.4 (358)(273)62.6 (1536)62.7 (537)56.9 (382)(356)(334)(179)(92) 

Global business Currency British pound

Financial year ended 31st December 2009 Reporting territory United Kingdom other than

home foreign
FSA general insurance business reporting category

**Public and products liability** 

		Company registration number	GL/ UK/ CM		day	month	year	Monetary units		egory nber	Currenc code		Reporting territory code
	R31	21487	GL	-	31	12	2009	000	2	73	GBP		AA
•	Gro	ss claims outstand	dina	Gr	ross clai	ms outsta	anding	Claims	3	Gross	searned	CI	aims ratio

Accident	year ended	Number	of claims	Gross cla	aims paid		outstanding forward		s outstanding t forward	Claims incurred	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financia year	I Reported	Incurred but not reported	·	Incurred but not reported	(latest year) or developed (other years) during this financial year (4+5+6-7-8)		
		1	2	3	4	5	6	7	8	9	10	11
12	1986	33358	5	56363	;	1470		1629	9	(165)		
12	1985	34889	6	43597	4	587	131	660	504	(442)		
12	1984	41830	5	42590	188	94	3	135	20	130		
12	1983	44633	1	40307	20	42	3	183	20	(138)		
12	1982	44608	4	32156	20	144		1454	9	(1299)		
12	1981	41477	3	23967	Į.	262		465	9	(207)		
12	1980	34943	5	22980	Į.	152		133	14	10		
12	1979	36125	3	17964	,	69	21	211	142	(262)		
12	1978	34056	2	18186		96	11	192	22	(106)		
12	1977	33236	2	12540	79	24		67	22	14		
12	1976	41075	6	14710	83	362	28	536	128	(191)		
12	1975	38446	24	41289	283	1540	129	2245	818	(1111)		

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2009 Reporting territory United Kingdom other than home foreign

Company

GL/

FSA general insurance business reporting category

#### Motor other

							_			stration	UK/ CM	day	month	year	Monetary units	/ Category		territory code
								R32	:	21487	GL	31	12	2009	000	223	GBP	AA
Accident	ear ended		Number	of claims	Gross cla	aims paid		ns outstanding			ns outstanding ht forward		Claims incurred	Gross e		ims ratio %	Vehicle years (000's)	Claims frequency %
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred not repor		Reported	Incurred b not reporte	ed f	latest year) or developed (other years) during this inancial year (4+5+6-7-8)	, promis			(000 0)	equeey /e
			1	2	3	4	5	6		7	8		9	10		11	12	13
12	2009	11	9477	8929		10769	2065	3 28	360				34287	4	7987	71.5	100	18.4
12	2008	12	17377	6656	13702	11329	2240	1 :	319	22015	39	31	8106	6 4	7631	100.3	103	23.3
12	2007	13	23850	3959	29278	4285	852	9	87	15762	2	65	(3126	5) 5	4548	77.3	121	23.0
12	2006	14	23012	2849	29946	3107	806	)	28	13179		77	(206	) 6	5298	63.0	122	21.2
12	2005	15	25543	1782	29971	2698	592	)	11	7473	3	23	1133	6	2357	61.9	114	24.0
12	2004	16	24863	203	31268	2192	427	1	4	8457	•	12	(2002	2) 7	5548	49.9	138	18.2
12	2003	17	21531	39	23616	186	520	7	1	6756	5	3	(1365	5) 5	4923	52.8	105	20.5
12	2002	18	23975	9	26790	120	31	3	1	786	5		(349	9) 5	1202	53.2	102	23.5
12	2001	19	25457	11	43512	370	43	9		1031			(222	2) 6	60773	72.9	128	19.9
12	2000	20	44360	28	69282	214	2	1		76	3		162	! 8	4366	82.4	207	21.4
Prior accid	ent years	21		52		114	106	5		1135	5		44					
Total (11	to 21)	29		24517		35384	7689	3	311	76670	43	11	34607	•				
Line 29 expre sterling	ssed in	30				35384	7689	3	311	76670	43	11	34607	•				

Form 34

Reporting

Name of insurer **Aviva International Insurance Limited** 

Global business Currency **US** dollar

Financial year ended 31st December 2009 Reporting territory **World Wide** 

FSA general insurance business reporting category

### Aviation liability (including liability part of airline packages)

						registration number	UK/ CM	day	month	year	Monetary units	Category number	Curren- code	
					R34	21487	GL	31	12	2009	000	331	USD	ww
Under year	writing ended		Gross cla	aims paid	Gross claims carried		Gross cla brou	ims out ght for			Claims incurred	Gross pro		Claims ratio %
Month	Year		In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	In	curred but reported	100	latest year) or developed (other years) during this inancial year (2+3+4-5-6)			
			1	2	3	4	5		6		7	8		9
12	2009	11												
12	2008	12												
12	2007	13												
12	2006	14												
12	2005	15												
12	2004	16												
12	2003	17	12302	1809	7178	3734	753	34	2	820	236	7	81531	30.7
12	2002	18	30827	1249	5035	3831	596	63	5	365	(121	3)	116675	35.1
12	2001	19	61907	(2035)	12955	33354	3069	90	6	428	715	6	126006	84.3
12	2000	20	61889	6921	130241	3035	1006	59	9	870	2966	8	48208	419.2
Prior underwriting years	3	21		2729	24998	9311	2856	67	8	285	18	6		
Total (11 to 21)		29		10673	180407	53265	1734	13	32	768	3816	4		
Line 29 expressed in st	erling	30		6609	111721	32986	10739	90	20	292	2363	4		

Company

GL/

number

registration

GL/

UK/

CM

day

month

year

Reporting

territory

code

Currency

code

Monetary Category

number

units

Name of insurer Aviva International Insurance Limited

Global business Currency US dollar

Financial year ended 31st December 2009 Reporting territory World Wide

FSA general insurance business reporting category

#### Marine liability

					R34	21487	GL	31	12	2009	000	341	USE	ww
	rwriting ended		Gross cl	aims paid	Gross claims carried	outstanding	Gross clai				Claims incurred	Gross pr		Claims ratio
Month	Year		In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Brought forward Reported Incurred but not reported						
			1	2	3	4	5		6		7	8	1	9
12	2009	11												
12	2008	12												
12	2007	13												
12	2006	14												
12	2005	15												
12	2004	16												
12	2003	17												
12	2002	18												
12	2001	19												
12	2000	20												
Prior underwriting years	s	21		21182	107813	27720	15442	23	518	393	(49601)			
Total (11 to 21)		29		21182	107813	27720	15442	23	518	393	(49601)			
Line 29 expressed in st	terling	30		13117	66766	17166	9563	30	321	36	(30717)			

Currency rates Form 36

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

		Company registration number	GL/ UK/ CM	day	month	year
	R36	21487	GL	31	12	2009
Name of currency		Currency	code		f units t terling	to £
US dollar		USE	)		1.6	14800

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended

31st December 2009

						Comp regist numb	ration	GL/ UK/ CM	day	month	year	units
					R37	2	1487	GL	31	12	2009	£000
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Busines grouping (nuclea	D	group (non-pro	iness bing E portional aty)	All bus group			nsurance iness
Calculation of the maximum provision		1	2	3	4		,	5	6			7
Total net premiums written in the previous 4 years	11	6368722	347100	30797								
Net premiums written in the current year	12	1141537	84296	7797								39
Maximum provision	13	300410	17256	3088						320754		485
Calculation of the transfer to/from the provision	•						•	•			•	
Equalisation provision brought forward	21									337291		150
Transfers in	22	34246	2529	468						37243		
Total abnormal loss	23											
Provisional transfers out	24											325
Excess of provisional transfer out over fund available	25											175
Provisional amount carried forward (21+22-24+25)	26									374534		
Excess, if any, of 26 over 13	27									53780		
Equalisation provision carried forward (26-27)	28									320754		
Transfer in/(out) for financial year (28-21)	29									(16537)		(150)

Global business

Financial year ended 31st December 2009

					,						
	R38	21487	GL		31	12	2009	£000			
Busir group (busii interru	ing B ness ption)	Business grouping C (marine and aviation)		gro	usiness uping [ uclear) <b>4</b>		Business grouping E (non-proportional treaty) 5				
	84296	95	98								
	14509	61	87								

GL/ UK/

СМ

9118

Company registration

number

61115

Form 38

units

month

# Trigger claims ratio 72.5 % 72.5 % 95 % 25 % 100 %

11

12

13

19

Business grouping A (property)

1330790

747649

964823

#### **Credit business**

Other than credit business

Claims incurred net of reinsurance

Net premiums earned

Trigger claims value

Abnormal loss

Net premiums earned	21	39
Claims incurred net of reinsurance	22	364
Claims management costs	23	
Net operating expenditure	24	
Technical surplus / (deficit) (21-22-23-24)	29	(325)

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Global business

Financial year ended 31st December 2009

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

Reinsurer details As required by rule 9.25;	Connection	Prop. RI Treaties	Non Prop. RI Treaties	Debts O/S	Deposits Rec.d	Antic. Recov.	Comments
(Para 1(a))	(Para 1(b))	(Para 1(c)(i)) £000	(Para 1(c)(ii)) £000	(Para 1(d)) £000	(Para 1(e)) £000	(Para 1(f)) £000	
Renaissance Reinsurance Ltd, Renaissance House, 8 - 20 East Broadway, Pembroke HM 19, Bermuda	None	2000	2,208	248	2000	2000	
DaVinci Reinsurance Ltd (as Renaissance Re)	None						With effect from 2007 included in Ren. Re
Top Layer Reinsurance Ltd, (as Renaissance Re)	None						With effect from 2007 included in Ren Re
National Indemnity Company, 3024 Harney Street, Omaha, Nebraska 68131, USA	None			181,112		695,118	
HSBC Insurance (Ireland) Limited, 1 Grand Canal Square, Grand Canal Harbour, Dublin 2, Ireland	None	30,612		1,912		140,636	
Aioi Insurance Company Limited, 1-28-1 Ebisu Shibuya-Ku, Tokyo150-8488, Japan	None			57		8,714	
Millea Group, Tokio Marine and Fire Insurance Company Limited, 2-1 Marunouchi 1- Chome, Chiyoda-Ku, Tokyo 100-8050, Japan	None		195	25		88	
Tokio Millenium Re, Wellesley House North, 90 Pitts Bay Road, Pembroke HM08, Bermuda	None						Subsidiary of Millea Group Tokio Marine and Fire Insurance Company Limited

Global business

Financial year ended 31st December 2009

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

Reinsurer details As required by rule 9.25;	Connection	Prop. RI Treaties	Non Prop. RI Treaties	Debts O/S	Deposits Rec.d	Antic. Recov.	Comments
(Para 1(a))	(Para 1(b))	(Para 1(c)(i)) £000	(Para 1(c)(ii)) £000	(Para 1(d)) £000	(Para 1(e)) £000	(Para 1(f)) £000	
Pool Reinsurance Co Ltd, Hanover House, 14 Hanover Square, London W1S 1HP	None		47,808				
Swiss Reinsurance Company Ltd, Mythenquai 50/60, CH-8022 Zurich, Switzerland	None		17,148	504		32,509	
Munich Reinsurance Co., 107 Koenigstrasse, 80802 Munich, Germany	None	5,162	7,228	2,543		30,844	
New Reinsurance Company, 6-8 rue de L'Athene, Case postale 3504, CH-1211 Geneve 3, Switzerland	None						With effect from 2007 included in Munich Re
Lloyd's Underwriters, 1 Lime Street, London EC3M 7HA	None						With effect from 2007 included within relevant parent group
Aviva Re Ltd, Cannon's Court, 22 Victoria Street, Hamilton HM 12, Bermuda	Fellow group company		6,675	3,106		11,921	
General Reinsurance UK Ltd (Berkshire Hathaway Inc,) 1441 Kiewit Plaza, Omaha NE68131 USA	None		940	8		5,262	
Partner Reinsurance Company, Wellesley House, 90 Pitts Bay Raod, Pembroke HM 08, Bermuda	None		2,063	49		1,428	

Global business

Financial year ended 31st December 2009

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

Reinsurer details As required by rule 9.25;	Connection	Prop. RI Treaties	Non Prop. RI Treaties	Debts O/S	Deposits Rec.d	Antic. Recov.	Comments
(Para 1(a))	(Para 1(b))	(Para 1(c)(i)) £000	(Para 1(c)(ii)) £000	(Para 1(d)) £000	(Para 1(e)) £000	(Para 1(f)) £000	
Montpelier Reinsurance Limited, 94 Pitts Bay Road, Pembroke HM08, Hamilton, Bermuda	None	(Para 1(c)(i)) £000	1(c)(ii))			(Para 1(f)) £000	

Global business

Financial year ended 31st December 2009

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

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

Global business

Financial year ended 31st December 2009

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

Cedant details	Connection	Premiums receivable	Deposits made included at F13L57	Debts outstanding included at F13L74	Comments
As required by Rule 9.27 (Para 1(a))	(Para 1(b))	(Para 1(c)) £000	(Para 1(d)) £000	(Para 1(e)) £000	
Aviva Insurance UK Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Subsidiary	901,413			50% quota share agreement
London and Edinburgh Insurance Company Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Subsidiary	64,344			50% quota share agreement
Gresham Insurance Company Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Subsidiary	228,621			100% quota share agreement

Global business

Financial year ended 31st December 2009

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

#### **SUMMARY OF REINSURANCE ARRANGEMENTS**

## 1. Property Per Event Catastrophe Cover

- 1.1: Group Catastrophe Excess of Loss Reinsurance Programme
- 1.2: Saga Catastrophe Excess of Loss Reinsurance Programme
- 1.3: UK Catastrophe Annual Aggregate Excess of Loss Reinsurance Programme
- 1.4: UK Catastrophe Top Layer Excess of Loss Reinsurance Programme

# 2. Property Per Risk Cover

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

# 3. Casualty - Motor and Liability Covers

- 3.1: UK Casualty Motor Excess of Loss Reinsurance Programme
- 3.2: UK Casualty Employers' Liability/Public Liability Clash Excess of Loss Reinsurance Programme
- 3.3: UK Casualty Personal Accident Excess of Loss Reinsurance Programme
- 3.4: UK Casualty Other classes Excess of Loss Reinsurance Programme

# 4. Miscellaneous

- 4.1: Group Marine Excess of Loss Reinsurance Programme
- 4.2: UK Professional Indemnity Risk Excess of Loss Reinsurance Programme4.3: UK Professional Indemnity Clash Excess of Loss Reinsurance Programme
- 4.4: Latent Defects Quota Share and Surplus Treaty
- 4.5: Bonds and Guarantee Quota Share Treaty
- 4.6: HSBC Corporate Partner Quota Share
- 4.7: Hamilton Insurance "Non-Venture" Quota Share

## 5. Maximum net probable losses

#### 6. Reinsurance Premiums Analysis

Global business

Financial year ended 31st December 2009

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

# 1. Property Per Event Catastrophe Covers

# 1.1: Group Catastrophe Excess of Loss Reinsurance Programme

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

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

Business Reinsured: UK companies and branches (excluding Saga)

From Ground up Cover - £1,675m Deductible - £210m Reinstatements - 1

Comments - None

Period of Cover: 01/04/2009 - 31/03/2010

# 1.2: Saga Catastrophe Excess of Loss Reinsurance Programme

Type of Business Covered: Personal Property insurance

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

Business Reinsured: UK - Saga Corporate Partners Portfolio

From Ground up Cover - £267m Deductible - £40m Reinstatements - 1

Comments - The programme is expressed as a percentage of aggregate sums insured.

Total cover is 0.219436% xs 0.040236% of aggregate sums insured. Figures given above are based on original aggregate sums insured estimate at expiry of policy. Reinstatement Premium Protection is in place. This

programme has now been cancelled.

Period of Cover: 01/03/2009 - 02/09/2009

Global business

Financial year ended 31st December 2009

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

# 1.3: UK Catastrophe Annual Aggregate Excess of Loss Reinsurance Programme

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

Type of Cover: Property Catastrophe Annual Aggregate Excess of Loss

Business Reinsured UK companies and branches

From Ground up Cover - £400m Deductible - £300m Reinstatements - 0

Comments - Annual Aggregate Deductible eroded by individual event losses exceeding

franchise (£50m). Per event maximum £100m recoverable, total

recoverable: £200m during 3 years of contract.

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

# 1.4: UK Catastrophe Top Layer Excess of Loss Reinsurance Programme

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

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

 $\begin{array}{cccc} \text{From Ground up Cover} & - & £2,142\text{m} \\ \text{Deductible} & - & £1,942\text{m} \\ \end{array}$ 

Reinstatements - 1

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

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

Global business

Financial year ended 31st December 2009

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

# 2. Property Risk Cover

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

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

reinsurance

Type of Cover: Property Per Risk Excess of Loss Reinsurance

Business Reinsured UK Companies and branches

From Ground up Cover - £200m Deductible - £10m

Reinstatements Layer 1 = 4 reinstatements

Layer 2 = 3 reinstatements Layer 3 = 2 reinstatements Layer 4 = 1 reinstatement

Comments Inures to the benefit of the Group Catastrophe Excess of Loss Programme

Period of Cover: - 01/01/2009 - 31/12/2009

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

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

reinsurance

Type of Cover: Per Risk Excess of Loss Conflagration Reinsurance

Business Reinsured UK companies and branches

From Ground up Cover - £30m Deductible - £10m Reinstatements - 1

Comments - None

Period of Cover: 01/01/2009 - 31/12/2009

Global business

Financial year ended 31st December 2009

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

# 3. Casualty Section

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

# 3.1: UK Casualty - Motor Excess of Loss Reinsurance Programme

Type of Business Covered: Motor

Type of Cover: Casualty Excess of Loss Reinsurance

Business Reinsured UK companies and branches

From Ground up Cover - Unlimited Deductible - £10m

Reinstatements - Unlimited but 1 free in respect of motor own damage

Comments - None

Period of Cover: - 01/07/2009 - 30/06/2010

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

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

Type of Cover: Casualty Excess of Loss Reinsurance

Business Reinsured UK companies and branches

From Ground up Cover - £75m Deductible - £10m

Reinstatements - Employers Liability Layer 1 - Unlimited

Public Liability, Layer 1 maximum amount recoverable £45m

Employers & Public Liability Layer 2 – 1 Employers & Public Liability Layer 3 – 0

Comments - None.

Period of Cover: 01/07/2009 – 30/06/2010

Global business

Financial year ended 31st December 2009

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

#### 3.3: UK Casualty - Personal Accident Excess of Loss Reinsurance Programme

Type of Business Covered: Personal Accident, Sickness and Travel

Type of Cover: Casualty Excess of Loss Reinsurance

Business Reinsured UK companies and branches

From Ground up Cover - £25m Deductible - £10m Reinstatements - 1

Comments - None

Period of Cover: - 01/07/2009 - 30/06/2010

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

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

Type of Cover: Casualty Excess of Loss Reinsurance

Business Reinsured UK companies and branches

From Ground up Cover - £25m Deductible - £10m

Reinstatements - Maximum amount recoverable £45m

Comments - None

Period of Cover - 01/07/2009 - 30/06/2010

Global business

Financial year ended 31st December 2009

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

# 4. Miscellaneous

# 4.1: Group Marine Excess of Loss Reinsurance Programme

Type of Business Covered: Marine insurance and reinsurance

Type of Cover: Marine Excess of Loss Reinsurance

Business Reinsured: UK companies and branches

From Ground up Cover - £40m Deductible - £1m

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

Comments - Reinstatement Premium Protection is in place

Period of Cover: - 01/01/2009 - 31/12/2009

# 4.2: UK Professional Indemnity - Risk Excess of Loss Reinsurance Programme

Type of Business Covered: Professional Indemnity Liability insurance and reinsurance

Type of Cover: Excess of Loss Programme

Business Reinsured UK companies and branches

From Ground up Cover - £6m Deductible - £2.5m Reinstatements - 5

Comments - Annual aggregate deductible of £5m.

Period of Cover: - 01/07/2009 - 30/06/2010

Global business

Financial year ended 31st December 2009

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

# 4.3: UK Professional Indemnity - Clash Excess of Loss Reinsurance Programme

Type of Business Covered: Professional Indemnity Liability Insurance and reinsurance

Type of Cover: Clash Excess of Loss Reinsurance

From Ground up Cover - £25m Deductible - £5m Reinstatements - 1

Comments Operates on dual basis: a) Aggregate per Insured per Related Loss with

costs inclusive, or b) Multiple insureds' accumulation of Related Losses with

costs inclusive

Period of Cover: - 01/07/2009 - 30/06/2010

# 4.4: Latent Defects Quota Share and Surplus Treaty

Type of Business Covered: Commercial Property

Type of Cover: Quota Share and Surplus Treaty

Business Reinsured UK companies and branches

From Ground up Cover - £60m

Deductible - Maximum retention £10m

Comments - None

Period of Cover: - 01/01/2009 - 31/12/2009

# 4.5: Bonds and Guarantee Quota Share Treaty

Type of Business Covered: Bonds & Guarantee

Type of Cover: Variable Quota Share

Business Reinsured UK companies and branches

From Ground up Cover - £20m

Deductible - Maximum retention £4m

Comments - None

Period of Cover: 01/01/2009 - 31/12/2009

Global business

Financial year ended 31st December 2009

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

# 4.6: HSBC Corporate Partner Quota Share

Type of Business Covered: Household, Creditor and Travel

Type of Cover: Quota Share

Business Reinsured: UK – HSBC Corporate Partners Portfolio

Details: Cedes 40% - 80% of HBSC business

Comments Ceded business is not covered by the reinsurance programmes outlined

above

Period of Cover: - 01/01/2009 - 31/12/2009

# 4.7: Hamilton Insurance "Non-Venture" Quota Share

Type of Business Covered: Creditor & Household Insurance

Type of Cover: Quota Share

Business Reinsured: UK -- Hamilton Insurance Company Limited

Details: 100% of all Non-venture Business

Comments Covers all business underwritten by Hamilton Insurance prior to its sale to

the company, which is not covered by the joint venture agreement.

Period of Cover: - 01/01/2009 - 31/12/2009

Global business

Financial year ended 31st December 2009

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

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

# UK

Property:

Per Event (UK) £210,000,000

Per Event (Saga) £40,000,000 reducing to £25m at 31/12/2009

Per Risk £10,000,000

Casualty:

Motor £10,000,000 EL /PL £10,000,000 Personal Accident £10,000,000 £10,000,000 Other classes **Professional Indemnity** £2,500,000 Marine £1,000,000 **Latent Defects** £10,000,000 **Bonds & Guarantees** £4,000,000

Global business

Financial year ended 31st December 2009

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

# **6. Reinsurance Premiums Analysis**

Combined categories	Facultative	Non-facultative	Total
	£000	£000	£000
Accident & health (110)		5,818	5,818
Personal lines motor (120)		1,413	1,413
Household and domestic all risks (160)		(4,324)	(4,324)
Personal lines financial loss (180)		74,973	74,973
Commercial motor (220)		8,412	8,412
Commercial lines property (260)	974	105,652	106,626
Commercial lines liability (270)	193	6,608	6,801
Commercial lines financial loss (280)			
Aviation (330)		377	377
Marine (340)		35	35
Goods in transit (350)		858	858
Non-proportional aviation (530)		(51)	(51)
Proportional aviation (630)		79	79
Total	1,167	199,850	201,017

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

Name of insurer Aviva international Insurance Limited

Global business

Financial year ended 31st December 2009

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

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

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

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

#### Returns under the Accounts and Statements Rules

# Certificate required by rule 9.34 of the Accounts and Statements Rules

<b>Aviva</b>	Interna	tional	Insurance	1	imited
Aviva	IIIILEIIIA	uvnai	IIISUI alice	_	.IIIIILEU

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•	·	$\mathbf{v}$		us		

# Financial year ended 31st December 2009

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

Andrew Moss, Director

Patrick Regan, Director

Mark Hodges, Director

26 March 2010

# 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 31 December 2009

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

- Forms 1, 3, 11 to 13, 15 to 17, 20A, 20 to 32, 34 and 36 to 39 (including the supplementary notes) ("the Forms"); and
- the statements required by IPRU(INS) rules 9.25, 9.26, 9.27 and 9.29 ("the statements").

We are not required to examine and do not express an opinion on the following:

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

This report is made solely to the insurer's directors, in accordance with IPRU(INS) rule 9.35. Our examination has been undertaken so that we might state to the insurer's directors those matters we are required by the Rules to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the insurer for our examination, for this report, or for the opinion we have formed.

#### Respective responsibilities of the insurer and its auditors

The insurer is responsible for the preparation of an annual return (including the Forms and the statements) under the provisions of the Rules. The requirements of the Rules have been modified by the directions issued under section 148 of the Act on 6 February 2009 and the written concessions referred to in supplementary note 0101. Under IPRU(INS) rule 9.11 the Forms and the statements are required to be prepared in the manner specified by the Rules and to state fairly the information provided on the basis required by the Rules.

It is our responsibility to form an independent opinion as to whether the Forms and the statements meet these requirements, and to report our opinion to you. We are also required to report to you if, in our opinion, the insurer has not kept adequate accounting records or if we have not received all the information we require for our examination.

# **Basis of opinion**

We conducted our work in accordance with Practice Note 20 'The audit of insurers in the United Kingdom (revised)' issued by the Auditing Practices Board. Our work included examination, on a test basis, of evidence relevant to the amounts and disclosures in the Forms and the statements. The evidence included that previously obtained by us relating to the audit of the financial statements of the insurer for the financial year on which we reported on 26 March 2010. It also included an assessment of the significant estimates and judgments made by the insurer in the preparation of the Forms and the statements.

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

#### **Opinion**

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

Ernst & Young LLP Registered Auditor London 26 March 2010

#### Returns under the Accounts and Statements Rules

#### Supplementary Notes to the Return

#### **Aviva International Insurance Limited**

#### Financial year ended 31 December 2009

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

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

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

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

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

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

#### \*0112\* GROUP COMPANY DISCLOSURE

The following companies are included in this Group return:

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

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

Form 1

Statement of solvency – ge	eneral insurance business			Form 1
Name of insurer Global business	Consolidated Adjustments			
Financial year ended	31st December 2009			
Solo solvency calculation	Company registration number	GL/UK/CM	day month year	units
R1	number	GL/OK/CM GL	31 12 2009	£000
	•		As at end of this financial year	As at end of the previous year 2
Capital resources				
Capital resources arising out	tside the long-term insurance fund	11	(7963989)	(8572904)
Capital resources allocated t arising outside the long-term	toward long-term insurance business i insurance fund	12		
Capital resources available t capital resources requiremen	o cover general insurance business nt (11-12)	13	(7963989)	(8572904)
Guarantee fund				
Guarantee fund requirement		21	(5955434)	(7228081)
Excess (deficiency) of availa guarantee fund requirement	ble capital resources to cover	22	(2008555)	(1344823)
Minimum capital requireme	ent (MCR)		(=0,	(
General insurance capital re-	quirement	31	(74005)	(62304)
Base capital resources requi	irement	33	(23952)	(19357)
Individual minimum capital re		34	(80177)	(66519)
Capital requirements of regu	lated related undertakings	35	(5922300)	(7201778)
Minimum capital requiremen	t (34+35)	36	(6002477)	(7268297)
Excess (deficiency) of availa MCR	able capital resources to cover 50% of	37	(4962750)	(4938756)
Excess (deficiency) of availa MCR	ble capital resources to cover 75% of	38	(3462132)	(3121680)
Capital resources requiren	nent (CRR)			
Capital resources requireme	nt	41	(6002477)	(7268297)
Excess (deficiency) of availa insurance business CRR (13	able capital resources to cover general 3-41)	42	(1961512)	(1304607)
Contingent liabilities				
	ities in respect of other than long-term n in a supplementary note to Form 15	51		

Form 1

# Statement of solvency – general insurance business

Name of insurer Global business

**Aviva International Insurance Limited** 

Financial year ended 31st December 2009

Adjusted Solo solvency calculation	Company registration number	GL/UK/CM	day month year	units
R1	21487	GL	31 12 2009	£000
			As at end of this financial year	As at end of the previous year

#### **Capital resources**

Capital resources arising outside the long-term insurance fund	11	8494917	8542698
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	12		
Capital resources available to cover general insurance business capital resources requirement (11-12)	13	8494917	8542698

#### **Guarantee fund**

Guarantee fund requirement	21	5990234	7436230
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	2504683	1106468

#### Minimum capital requirement (MCR)

General insurance capital requirement	31	357103	397355
Base capital resources requirement	33	3128	2518
Individual minimum capital requirement	34	357103	397355
Capital requirements of regulated related undertakings	35	5871200	7303778
Minimum capital requirement (34+35)	36	6228303	7701133
Excess (deficiency) of available capital resources to cover 50% of MCR	37	5380766	4692132
Excess (deficiency) of available capital resources to cover 75% of MCR	38	3823690	2766848

# Capital resources requirement (CRR)

Capital resources requirement	41	6228303	7701133
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	2266614	841565

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15			
	51	1748000	1826000

Statement of solvency – ge	eneral insurance business			Form 1
Name of insurer Global business	Aviva Insurance Limited			
Financial year ended	31st December 2009			
Adjusted Solo solvency calculation	Company registration number	GL/UK/CM	day month year	units
R1	SC2116	GL	31 12 2009	£000
			As at end of this financial year <b>1</b>	As at end of the previous year <b>2</b>
Capital resources				
Capital resources arising out	side the long-term insurance fund	11	7891131	8228178
Capital resources allocated t arising outside the long-term	toward long-term insurance business insurance fund	12		
Capital resources available to capital resources requirement	o cover general insurance business nt (11-12)	13	7891131	8228178
Guarantee fund				
Guarantee fund requirement		21	5656949	692199
Excess (deficiency) of availa guarantee fund requirement	ble capital resources to cover	22	2234182	1306183
Minimum capital requireme	ent (MCR)			
General insurance capital re-	quirement	31	271348	27755
Base capital resources requi	rement	33	3128	251
Individual minimum capital re	equirement	34	271348	27755
Capital requirements of regu	lated related undertakings	35	5566500	682947
Minimum capital requiremen	t (34+35)	36	5837848	710702
Excess (deficiency) of availa MCR	ble capital resources to cover 50% of	37	4972207	4674664
Excess (deficiency) of availa MCR	ble capital resources to cover 75% of	38	3512745	289790
Capital resources requiren	nent (CRR)			
Capital resources requireme	nt	41	5837848	7107028
Excess (deficiency) of availa insurance business CRR (13	ble capital resources to cover general 3-41)	42	2053283	112115
Contingent liabilities				

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

Form 1

# ${\bf Statement\ of\ solvency-general\ insurance\ business}$

Name of insurer

**CGU Bonus Limited** 

Global business

Financial year ended 31st December 2009

2010	colyonov	calculation
JUIU	SOLVELICA	Calculation

Company registration

	number	GL/UK/CM	day month year	units
R1	SC8140	GL	31 12 2009	£000
			As at end of this financial year 1	As at end of the previous year <b>2</b>

#### **Capital resources**

Capital resources arising outside the long-term insurance fund	11	199923	130637
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	12		
Capital resources available to cover general insurance business capital resources requirement (11-12)	13	199923	130637

#### **Guarantee fund**

Guarantee fund requirement	21	6600	11965
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	193323	118672

# Minimum capital requirement (MCR)

General insurance capital requirement	31	19799	35896
Base capital resources requirement	33	3128	2518
Individual minimum capital requirement	34	19799	35896
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	19799	35896
Excess (deficiency) of available capital resources to cover 50% of MCR	37	190023	112689
Excess (deficiency) of available capital resources to cover 75% of MCR	38	185074	103715

# Capital resources requirement (CRR)

Capital resources requirement	41	19799	35896
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	180124	94741

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	2.1		
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Form 1

# Statement of solvency – general insurance business

Name of insurer

**CGU Underwriting Limited** 

Global business

Financial year ended 31st December 2009

Solo solvency calculation	Company registration
Solo solvency calculation	Company registration

	number	GL/UK/CM	day month year	units
R1	94405	GL	31 12 2009	£000
			As at end of this financial year 1	As at end of the previous year 2

#### **Capital resources**

Capital resources arising outside the long-term insurance fund	11	135978	107470
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	12		
Capital resources available to cover general insurance business capital resources requirement (11-12)	13	135978	107470

#### **Guarantee fund**

Guarantee fund requirement	21	12972	12972
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	123006	94498

#### Minimum capital requirement (MCR)

General insurance capital requirement	31	38916	38916
Base capital resources requirement	33	3128	2518
Individual minimum capital requirement	34	38916	38916
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	38916	38916
Excess (deficiency) of available capital resources to cover 50% of MCR	37	116520	88012
Excess (deficiency) of available capital resources to cover 75% of MCR	38	106791	78283

# Capital resources requirement (CRR)

Capital resources requirement	41	38916	38916
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	97062	68554

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

# Statement of solvency – general insurance business

Name of insurer

**Hamilton Insurance Company Limited** 

Global business

Financial year ended 31st December 2009

Solo solvency calculation	Company registration
Colo solvericy calculation	company registration

	number	GL/UK/CM	day month year	units
R1	1655888	GL	31 12 2009	£000
			As at end of this financial year 1	As at end of the previous year 2

#### **Capital resources**

Capital resources arising outside the long-term insurance fund	11	58066	59625
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	12		
Capital resources available to cover general insurance business capital resources requirement (11-12)	13	58066	59625

#### **Guarantee fund**

Guarantee fund requirement	21	3418	3899
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	54648	55726

#### Minimum capital requirement (MCR)

General insurance capital requirement	24	10253	11696
<u> </u>	31		
Base capital resources requirement	33	3128	2518
Individual minimum capital requirement	34	10253	11696
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	10253	11696
Excess (deficiency) of available capital resources to cover 50% of MCR	37	52939	53777
Excess (deficiency) of available capital resources to cover 75% of MCR	38	50376	50853

# Capital resources requirement (CRR)

Capital resources requirement	41	10253	11696
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	47813	47929

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	2.1		
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Form 1

# Statement of solvency – general insurance business

Name of insurer Global business

The Ocean Marine Insurance Company Limited

Financial year ended 31st December 2009

Solo solvency calculation	Company registration
Colo solvericy calculation	Company registration

	number	GL/UK/CM	day month year	units
R1	27204	GL	31 12 2009	£000
			As at end of this financial year 1	As at end of the previous year <b>2</b>

#### **Capital resources**

Capital resources arising outside the long-term insurance fund	11	28820	63846
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	12		
Capital resources available to cover general insurance business capital resources requirement (11-12)	13	28820	63846

#### **Guarantee fund**

Guarantee fund requirement	21	3128	2518
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	25692	61328

#### Minimum capital requirement (MCR)

General insurance capital requirement	31	5446	7496
Base capital resources requirement	33	3128	2518
Individual minimum capital requirement	34	5446	7496
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	5446	7496
Excess (deficiency) of available capital resources to cover 50% of MCR	37	26097	60098
Excess (deficiency) of available capital resources to cover 75% of MCR	38	24735	58224

# Capital resources requirement (CRR)

Capital resources requirement	41	5446	7496
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	23374	56350

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	2.1		
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Form 1

# Statement of solvency – general insurance business

Name of insurer

**RAC Insurance Limited** 

Global business

Financial year ended 31st December 2009

2010	aaluanau	calculation	

	number	GL/UK/CM	day month year	units
R1	2355834	GL	31 12 2009	£000
			As at end of this financial year 1	As at end of the previous year 2

#### **Capital resources**

Capital resources arising outside the long-term insurance fund	11	18587	16865
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	12		
Capital resources available to cover general insurance business capital resources requirement (11-12)	13	18587	16865

#### **Guarantee fund**

Guarantee fund requirement	21	2056	1731
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	16531	15134

#### Minimum capital requirement (MCR)

General insurance capital requirement	31	3394	2934
Base capital resources requirement	33	2056	1731
Individual minimum capital requirement	34	3394	2934
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	3394	2934
Excess (deficiency) of available capital resources to cover 50% of MCR	37	16890	15398
Excess (deficiency) of available capital resources to cover 75% of MCR	38	16042	14664

# Capital resources requirement (CRR)

Capital resources requirement	41	3394	2934
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	15193	13931

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	2.1		
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Form 1

# Statement of solvency – general insurance business

Name of insurer Global business

Scottish Boiler & General Insurance Company Limited

Financial year ended 31st December 2009

Solo solvency calculation	Company registration number	GL/UK/CM	day month year	units
R1	1054	GL	31 12 2009	£000
			As at end of this financial year	As at end of the previous year

#### **Capital resources**

Capital resources arising outside the long-term insurance fund	11	9986	9911
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	12		
Capital resources available to cover general insurance business capital resources requirement (11-12)	13	9986	9911

#### **Guarantee fund**

Guarantee fund requirement	21	3128	2518
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	6858	7393

#### Minimum capital requirement (MCR)

General insurance capital requirement	31	84	821
Base capital resources requirement	33	3128	2518
Individual minimum capital requirement	34	3128	2518
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	3128	2518
Excess (deficiency) of available capital resources to cover 50% of MCR	37	8422	8652
Excess (deficiency) of available capital resources to cover 75% of MCR	38	7640	8022

# Capital resources requirement (CRR)

Capital resources requirement	41	3128	2518
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	6858	7393

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	2.1		
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Form 1

# Statement of solvency – general insurance business

Name of insurer Global business

The World Auxiliary Insurance Corporation Limited

Financial year ended

**Contingent liabilities** 

Quantifiable contingent liabilities in respect of other than long-term

insurance business as shown in a supplementary note to Form 15

31st December 2009

Solo solvency calculation	Company registration number	GL/UK/CM	day month year	units
R1	158900	GL	31 12 2009	£000
			As at end of this financial year <b>1</b>	As at end of the previous year <b>2</b>
Capital resources				
Capital resources arising outside th	ne long-term insurance fund	11	10230	20599
Capital resources allocated toward arising outside the long-term insura		12		
Capital resources available to cove capital resources requirement (11-		13	10230	20599
Guarantee fund				
Guarantee fund requirement		21	3128	2518
Excess (deficiency) of available cap guarantee fund requirement	pital resources to cover	22	7102	18081
Minimum capital requirement (M	CR)			
General insurance capital requirem	ent	31		
Base capital resources requiremen	t	33	3128	2518
Individual minimum capital requirer	nent	34	3128	2518
Capital requirements of regulated r	elated undertakings	35		
Minimum capital requirement (34+3	35)	36	3128	2518
Excess (deficiency) of available capMCR	pital resources to cover 50% of	37	8666	19340
Excess (deficiency) of available cap	pital resources to cover 75% of	38	7884	18710
Capital resources requirement (0	CRR)			
Capital resources requirement		41	3128	2518
Excess (deficiency) of available calinsurance business CRR (13-41)	pital resources to cover general	42	7102	18081

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Form 3 (Sheet 1)

**Components of capital resources** 

Name of insurer Consolidated

**Adjustments** 

Global business

Financial year ended 31st December 2009

Company registration

		registration number	GL/UK/CM	day month year	Units
	R3		GL	31 12 2009	£000
		General	Long-term	Total as at the end	Total as at the end
		insurance	insurance	of this financial	of the previous
		business	business	vear	year
		1	2	3	4
Core tier one capital	ų.				
Permanent share capital	11	(8034312)		(8034312)	(7388312)
Profit and loss account and other	12	,		,	,
reserves	12	(4126798)		(4126798)	(4142820)
Share premium account	13	(3049143)		(3049143)	(3049143)
Positive valuation differences	14	,		,	,
Fund for future appropriations	15				
Core tier one capital in related	16				
undertakings	16	1149510		1149510	815601
Core tier one capital (sum of 11 to 16)	19	(14060743)		(14060743)	(13764674)
Tier one waivers	'	,		,	,
Unpaid share capital/unpaid initial					
funds and calls for supplementary	21				
contributions					
Implicit items	22				
Tier one waivers in related	23				
undertakings	23				
Total tier one waivers as restricted	24				
(21+22+23)	24				
Other tier one capital					
Perpetual non-cumulative preference	25				
shares as restricted	23				
Perpetual non-cumulative preference	26				
shares in related undertakings					
Innovative tier one capital as restricted	27				
Innovative tier one capital in related	28				
undertakings	20				
Total tier one capital before	31				
deductions (19+24+25+26+27+28)	_	(14060743)		(14060743)	(13764674)
Investments in own shares	32				
Intangible assets	33	19600		19600	17000
Amounts deducted from technical	34				
provisions for discounting		38		38	32
Other negative valuation differences	35	7226		7226	83
Deductions in related undertakings	36	(4750073)		(4750073)	(5345521)
Deductions from tier one (32 to 36)	37	(4723209)		(4723209)	(5328406)
Total tier one capital after	39				
deductions (31-37)	39	(9337534)		(9337534)	(8436268)

Form 3 (Sheet 2)

**Components of capital resources** 

Consolidated Adjustments Name of insurer

Global business

31st December 2009 Financial year ended

Company

		registration			
		number	GL/UK/CM	day month year	units
	R3		GL	31 12 2009	£000
		General	Long-term	Total as at the end	Total as at the
		insurance	insurance	of this financial year	end of the
		business <b>1</b>	business 2	3	previous year <b>4</b>
		ı		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	(107000)		(107000)	(183100)
Upper tier two capital (44 to 47)	49	(107000)		(107000)	(183100)
			ı	<u> </u>	
Fixed term preference shares	51				
Other tier two instruments  Lower tier two capital in related	52				
undertakings	53	(304800)		(304800)	(92600)
Lower tier two capital (51+52+53)	59	(304800)		(304800)	(92600)
[ =			1	T	
Total tier two capital before restrictions (49+59)	61	(411800)		(411800)	(275700)
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69	(411800)		(411800)	(275700)

Form 3 (Sheet 3)

**Components of capital resources** 

Consolidated Adjustments Name of insurer

Global business

31st December 2009 Financial year ended

		Company registration number	GL/UK/CM	day month year	units
	R3		GL	31 12 2009	£000
		General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year 4
Total capital resources					
Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	(9749334)		(9749334)	(8711968)
Inadmissible assets other than intangibles and own shares	73	(686154)		(686154)	(15800)
Assets in excess of market risk and counterparty limits	74	(1099191)		(1099191)	(123264)
Deductions for related ancillary services undertakings	75	,			,
Deductions for regulated non- insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-76-77)	79	(7963989)		(7963989)	(8572904)
Available capital resources for GENP	RU/IN	SPRU tests			
Available capital resources for guarantee fund requirement	81	(7963989)		(7963989)	(8572904)
Available capital resources for 50% MCR requirement	82	(7963989)		(7963989)	(8572904)
Available capital resources for 75% MCR requirement	83	(7963989)		(7963989)	(8572904)
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	96				

adjustments (91+92+93+94+95)

Form 3 (Sheet 1)

**Components of capital resources** 

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

Company

		registration number	GL/UK/CM	day month year	Units
	R3	21487	GL	31 12 2009	£000
		General	Long-term	Total as at the end	Total as at the end
		insurance	insurance	of this financial	of the previous
		business	business	year	year
		1	2	3	4
Core tier one capital					
Permanent share capital	11	7650430		7650430	7650430
Profit and loss account and other	12				
reserves	12	7453570		7453570	5601680
Share premium account	13	2639000		2639000	3639890
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related	16				
undertakings	10	(1599000)		(1599000)	(1627301)
Core tier one capital (sum of 11 to 16)	19	16144000		16144000	15264699
Tier one waivers					
Unpaid share capital/unpaid initial					
funds and calls for supplementary	21				
contributions					
Implicit items	22				
Tier one waivers in related	23				
undertakings	23				
Total tier one waivers as restricted	24				
(21+22+23)	24				
Other tier one capital					
Perpetual non-cumulative preference	25				
shares as restricted	23				
Perpetual non-cumulative preference	26				
shares in related undertakings					
Innovative tier one capital as restricted	27				
Innovative tier one capital in related	28				
undertakings	20				
Total tier one capital before	31				
deductions (19+24+25+26+27+28)		16144000		16144000	15264699
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical	34				
provisions for discounting		204800		204800	212200
Other negative valuation differences	35	124000		124000	82500
Deductions in related undertakings	36	4526043		4526043	5032621
Deductions from tier one (32 to 36)	37	4854843		4854843	5327321
Total tier one capital after	39				
deductions (31-37)	39	11289157		11289157	9937378

Form 3 (Sheet 2)

**Components of capital resources** 

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

Company registration

		registration			
		number	GL/UK/CM	day month year	units
	R3	21487	GL	31 12 2009	£000
		General insurance business <b>1</b>	Long-term insurance business 2	Total as at the end of this financial year	Total as at the end of the previous year 4
Tier two capital					
Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related undertakings	47	107000		107000	183100
Upper tier two capital (44 to 47)	49	107000		107000	183100
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53	304800		304800	92600
Lower tier two capital (51+52+53)	59	304800		304800	92600
Total tier two capital before restrictions (49+59)	61	411800		411800	275700
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69	411800		411800	275700

Form 3 (Sheet 3)

**Components of capital resources** 

Name of insurer **Aviva International Insurance Limited** 

Global business

Financial year ended 31st December 2009

		Company registration number	GL/UK/CM	day month year	units
	R3	21487	GL	31 12 2009	£000
	, no	General insurance business	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year 4
Total capital resources					
Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	11700957		11700957	10213078
Inadmissible assets other than intangibles and own shares	73	1584340		1584340	462600
Assets in excess of market risk and counterparty limits	74	1621700		1621700	1207780
Deductions for related ancillary services undertakings	75				
Deductions for regulated non- insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-76-77)	79	8494917		8494917	8542698
Available capital resources for GENP	RU/IN	SPRU tests			
Available capital resources for guarantee fund requirement	81	8494917		8494917	8542698
Available capital resources for 50% MCR requirement	82	8494917		8494917	8542698
Available capital resources for 75% MCR requirement	83	8494917		8494917	8542698
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance – ceded	92				
Financial reinsurance – accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92+93+94+95)	96				

Form 3 (Sheet 1)

**Components of capital resources** 

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2009

Company

		registration number	GL/UK/CM	day month year	Units
	R3	SC2116	GL	31 12 2009	£000
		General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year 4
Core tier one capital					
Permanent share capital	11	7584000		7584000	6988000
Profit and loss account and other reserves	12	4041000		4041000	4102000
Share premium account	13	3049000		3049000	3049000
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16	(1149510)		(1149510)	(815601)
Core tier one capital (sum of 11 to 16)	19	13524490		13524490	13323399
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	13524490		13524490	13323399
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34	65900		65900	66600
Other negative valuation differences	35	134400		134400	83400
Deductions in related undertakings	36	4504006		4504006	5140121
Deductions from tier one (32 to 36)	37	4704306		4704306	5290121
Total tier one capital after deductions (31-37)	39	8820184		8820184	8033278

Form 3 (Sheet 2)

**Components of capital resources** 

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2009

Company registration

		registration			
		number	GL/UK/CM	day month year	units
	R3	SC2116	GL	31 12 2009	£000
		General insurance business <b>1</b>	Long-term insurance business 2	Total as at the end of this financial year	Total as at the end of the previous year 4
Tier two capital					
Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related undertakings	47	107000		107000	183100
Upper tier two capital (44 to 47)	49	107000		107000	183100
Fixed term preference shares	51		<u> </u>		
Other tier two instruments	52				
Lower tier two capital in related undertakings	53	304800		304800	92600
Lower tier two capital (51+52+53)	59	304800		304800	92600
Total tier two capital before restrictions (49+59)	61	411800		411800	275700
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69	411800		411800	275700

Form 3 (Sheet 3)

Components of capital resources Name of insurer Aviva Ins

Outstanding contingent loans

Sum of financial engineering

adjustments (91+92+93+94+95)

Any other charges on future profits

**Aviva Insurance Limited** 

Global business

Financial year ended 31st December 2009

		Company registration number	GL/UK/CM	day		h year	units
	R3	SC2116	GL	31	12	2009	£000
		General insurance business 1	Long-term insurance business 2			the end ancial r	Total as at the end of the previous year 4
Total capital resources							
Positive adjustments for regulated non-insurance related undertakings	71						
Total capital resources before deductions (39+69+71)	72	9231984				9231984	8308978
Inadmissible assets other than intangibles and own shares	73	723359				723359	25800
Assets in excess of market risk and counterparty limits	74	617494				617494	55000
Deductions for related ancillary services undertakings	75						
Deductions for regulated non- insurance related undertakings	76						
Deductions of ineligible surplus capital	77						
Total capital resources after deductions (72-73-74-76-77)	79	7891131				7891131	8228178
Available capital resources for GENP	RU/IN	SPRU tests					
Available capital resources for guarantee fund requirement	81	7891131				7891131	8228178
Available capital resources for 50% MCR requirement	82	7891131				7891131	8033278
Available capital resources for 75% MCR requirement	83	7891131				7891131	8216378
Financial engineering adjustments							
Implicit items	91		_				
Financial reinsurance – ceded	92						
Financial reinsurance – accepted	93						
0 1 1 1 1	- 4			T			

94

95

96

Form 3 (Sheet 1)

**Components of capital resources** 

Name of insurer CGU Bonus Limited

Global business

Financial year ended 31st December 2009

		registration number	GL/UK/CM	day month year	Units
	R3	SC8140	GL	31 12 2009	£000
One that are socited		General insurance business	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year 4
Core tier one capital					
Permanent share capital	11	157000		157000	157000
Profit and loss account and other reserves	12	59861		59861	(3748)
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related	16				
undertakings Core tier one capital (sum of 11 to 16)	19	216861		216861	153252
Tier one waivers	19	210001		210001	155252
Unpaid share capital/unpaid initial					
funds and calls for supplementary	21				
contributions					
Implicit items	22				
Tier one waivers in related	23				
undertakings	23				
Total tier one waivers as restricted	24				
(21+22+23)					
Other tier one capital					
Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative preference	26				
shares in related undertakings					
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				
Total tier one capital before deductions (19+24+25+26+27+28)	31	216861		216861	153252
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical	34	6257		6257	7200
provisions for discounting					
Other negative valuation differences	35	10045		10045	15415
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	16302		16302	22615
Total tier one capital after deductions (31-37)	39	200559		200559	130637
deductions (31-37)					

Form 3 (Sheet 2)

Components of capital resources

Name of insurer CGU Bonus Limited

Global business

Financial year ended 31st December 2009

		registration			
		number	GL/UK/CM	day month year	units
	R3	SC8140	GL	31 12 2009	£000
		General insurance business <b>1</b>	Long-term insurance business 2	Total as at the end of this financial year	Total as at the end of the previous year 4
Tier two capital					
Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related undertakings	47				
Upper tier two capital (44 to 47)	49				
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				
Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

Form 3 (Sheet 3)

**Components of capital resources** 

Name of insurer **CGU Bonus Limited** 

Global business

Financial year ended 31st December 2009

		Company registration number	GL/UK/CM	day month year	units
	R3	SC8140	GL	31 12 2009	£000
		General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year 4
Total capital resources					
Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	200559		200559	130637
Inadmissible assets other than intangibles and own shares	73	636		636	
Assets in excess of market risk and counterparty limits	74				
Deductions for related ancillary services undertakings	75				
Deductions for regulated non- insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-76-77)	79	199923		199923	130637
Available capital resources for GENP	RU/IN	SPRU tests			
Available capital resources for guarantee fund requirement	81	199923		199923	130637
Available capital resources for 50% MCR requirement	82	199923		199923	130637
Available capital resources for 75% MCR requirement	83	199923		199923	130637
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	96				

adjustments (91+92+93+94+95)

Form 3 (Sheet 1)

**Components of capital resources** 

Name of insurer CGU Underwriting Limited

Global business

Financial year ended 31st December 2009

		registration number	GL/UK/CM	day month year	Units
	R3	94405	GL	31 12 2009	£000
		General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year 4
Core tier one capital					
Permanent share capital	11	185000		185000	135000
Profit and loss account and other	12	(30104)		(30104)	(106.41)
reserves	12	(30104)		(30104)	(19641)
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related	16				
undertakings					
Core tier one capital (sum of 11 to 16)	19	154896		154896	115359
Tier one waivers				T	
Unpaid share capital/unpaid initial	- 4				
funds and calls for supplementary	21				
contributions					
Implicit items	22				
Tier one waivers in related	23				
undertakings					
Total tier one waivers as restricted (21+22+23)	24				
Other tier one capital					
Perpetual non-cumulative preference				1	
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	154896		154896	115359
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical	34				
provisions for discounting	34				
Other negative valuation differences	35	7853		7853	4176
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	7853		7853	4176
Total tier one capital after	39	147043		147043	111183
deductions (31-37)	JJ	147043		147043	111103

Form 3 (Sheet 2)

**Components of capital resources** 

before deductions (61-62-63)

Name of insurer CGU Underwriting Limited

Global business

Financial year ended 31st December 2009

		registration number	GL/UK/CM	day month year	units
	R3	94405	GL	31 12 2009	£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
Tior two conital		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 Other tier two instruments	51 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 Further excess lower tier two capital	62 63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

Form 3 (Sheet 3)

**Components of capital resources** 

Name of insurer **CGU Underwriting Limited** 

Global business

Financial year ended 31st December 2009

		Company registration number	GL/UK/CM	day month year	units
	R3	94405	GL	31 12 2009	£000
		General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year 4
Total capital resources					
Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	147043		147043	111183
Inadmissible assets other than intangibles and own shares	73	19		19	
Assets in excess of market risk and counterparty limits	74	11046		11046	3713
Deductions for related ancillary services undertakings	75				
Deductions for regulated non- insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-76-77)	79	135978		135978	107470
Available capital resources for GENP	RU/IN	SPRU tests			
Available capital resources for guarantee fund requirement	81	135978		135978	107470
Available capital resources for 50% MCR requirement	82	135978		135978	107470
Available capital resources for 75% MCR requirement	83	135978		135978	107470
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	96				

adjustments (91+92+93+94+95)

Form 3 (Sheet 1)

**Components of capital resources** 

Name of insurer Hamilton Insurance Company Limited

Global business

Financial year ended 31st December 2009

		registration number	GL/UK/CM	day month year	Units
	R3	1655888	GL	31 12 2009	£000
		General	Long-term	Total as at the end	Total as at the end
		insurance	insurance	of this financial	of the previous
		business	business	year	year
		1	2	3	4
Core tier one capital					
Permanent share capital	11	33212		33212	33212
Profit and loss account and other	12	26334		26334	26578
reserves		20334		20334	20370
Share premium account	13	93		93	93
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related	16				
undertakings	. •				
Core tier one capital (sum of 11 to 16)	19	59639		59639	59883
Tier one waivers				1	
Unpaid share capital/unpaid initial					
funds and calls for supplementary	21				
contributions					
Implicit items	22				
Tier one waivers in related	23				
undertakings					
Total tier one waivers as restricted	24				
(21+22+23)					
Other tier one capital				T	
Perpetual non-cumulative preference	25				
shares as restricted  Perpetual non-cumulative preference					
shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related					
undertakings	28				
Total tier one capital before					
deductions (19+24+25+26+27+28)	31	59639		59639	59883
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical					
provisions for discounting	34				
Other negative valuation differences	35	346		346	258
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	346		346	258
Total tier one capital after					
deductions (31-37)	39	59293		59293	59625

Form 3 (Sheet 2)

**Components of capital resources** 

before deductions (61-62-63)

Name of insurer Hamilton Insurance Company Limited

Global business

Financial year ended 31st December 2009

		registration	CL /LUC/CM	day mandh yann	
	Da	number 1655888	GL/UK/CM GL	day month year 31 12 2009	units £000
	R3		<u> </u>		2000
		General	Long-term	Total as at the end	Total as at the
		insurance business	insurance business	of this financial year	end of the previous year
		1	2	3	previous year  4
			Z	3	4
Tier two capital					
Implicit items, (tier two waivers and	41				
amounts excluded from line 22)	7'				
Perpetual non-cumulative preference	42				
shares excluded from line 25					
Innovative tier one capital excluded	43				
from line 27					
Tier two waivers, innovative tier one					
capital and perpetual non-cumulative	44				
preference shares treated as tier two capital (41 to 43)					
Perpetual cumulative preference					
shares	45				
Perpetual subordinated debt and					
securities	46				
Upper tier two capital in related	_				
undertakings	47				
Upper tier two capital (44 to 47)	49				
. ,					
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related	53				
undertakings					
Lower tier two capital (51+52+53)	59				
		T	1	T	-
Total tier two capital before	61				
restrictions (49+59)					
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions,	69				
before deductions (61-62-63)		I		1	i

Form 3 (Sheet 3)

**Components of capital resources** 

Name of insurer **Hamilton Insurance Company Limited** 

Global business

Financial year ended 31st December 2009

Company

	R3	registration number 1655888	GL/UK/CM GL	day month year 31 12 2009	units <b>£000</b>			
		General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year 4			
Total capital resources								
Positive adjustments for regulated non-insurance related undertakings	71							
Total capital resources before deductions (39+69+71)	72	59293		59293	59625			
Inadmissible assets other than intangibles and own shares	73							
Assets in excess of market risk and counterparty limits	74	1227		1227				
Deductions for related ancillary services undertakings	75							
Deductions for regulated non- insurance related undertakings	76							
Deductions of ineligible surplus capital	77							
Total capital resources after deductions (72-73-74-76-77)	79	58066		58066	59625			
Available capital resources for GENP	Available capital resources for GENPRU/INSPRU tests							
Available capital resources for guarantee fund requirement	81	58066		58066	59625			
1		l .	1	1	1			

Available capital resources for guarantee fund requirement	81	58066	58066	59625
Available capital resources for 50% MCR requirement	82	58066	58066	59625
Available capital resources for 75% MCR requirement	83	58066	58066	59625

# Financial engineering adjustments

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

Form 3 (Sheet 1)

**Components of capital resources** 

Name of insurer The Ocean Marine Insurance Company Limited

Global business

Financial year ended 31st December 2009

Company

		registration number	GL/UK/CM	day month year	Units
	R3	27204	GL	31 12 2009	£000
Core tion and applied		General insurance business	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year 4
Core tier one capital					1
Permanent share capital	11	59500		59500	59500
Profit and loss account and other reserves	12	4555		4555	4346
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	64055		64055	63846
Tier one waivers					1
Unpaid share capital/unpaid initial					
funds and calls for supplementary	21				
contributions					
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	25				
shares as restricted					
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				
Total tier one capital before deductions (19+24+25+26+27+28)	31	64055		64055	63846
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical	34				
provisions for discounting					
Other negative valuation differences	35				
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37				
Total tier one capital after deductions (31-37)	39	64055		64055	63846

Form 3 (Sheet 2)

**Components of capital resources** 

Name of insurer The Ocean Marine Insurance Company Limited

Global business

Financial year ended 31st December 2009

Company

		registration			
		number	GL/UK/CM	day month year	units
	R3	27204	GL	31 12 2009	£000
		General	Long-term	Total as at the end	Total as at the
		insurance	insurance	of this financial year	end of the
		business	business		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	44				
preference shares treated as tier two					
capital (41 to 43)					
Perpetual cumulative preference	45				
shares Perpetual subordinated debt and					
securities	46				
Upper tier two capital in related undertakings	47				
Upper tier two capital (44 to 47)	49				
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related	53				
undertakings					
Lower tier two capital (51+52+53)	59				
			<del></del>	<u> </u>	
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,	69				
before deductions (61-62-63)	L				

Form 3 (Sheet 3)

**Components of capital resources** 

Name of insurer The Ocean Marine Insurance Company Limited

Global business

Financial year ended 31st December 2009

		Company registration number	GL/UK/CM	dav	/ mont	th year	units
	R3	27204	GL	31	12	2009	£000
		General insurance business	Long-term insurance business 2	Tota	l as at	the end ancial	Total as at the end of the previous year 4
Total capital resources							
Positive adjustments for regulated non-insurance related undertakings	71						
Total capital resources before deductions (39+69+71)	72	64055				64055	63846
Inadmissible assets other than intangibles and own shares	73						
Assets in excess of market risk and counterparty limits	74	35235				35235	
Deductions for related ancillary services undertakings	75						
Deductions for regulated non- insurance related undertakings	76						
Deductions of ineligible surplus capital	77						
Total capital resources after deductions (72-73-74-76-77)	79	28820				28820	63846
Available capital resources for GENP	RU/IN	SPRU tests					
Available capital resources for guarantee fund requirement	81	28820				28820	63846
Available capital resources for 50% MCR requirement	82	28820				28820	63846
Available capital resources for 75% MCR requirement	83	28820				28820	63846
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	96						

adjustments (91+92+93+94+95)

Form 3 (Sheet 1)

**Components of capital resources** 

Name of insurer RAC Insurance Limited

Global business

Financial year ended 31st December 2009

		registration number	GL/UK/CM	day month year	Units
	R3	2355834	GL	31 12 2009	£000
		General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year 4
Core tier one capital					
Permanent share capital	11	5500		5500	5500
Profit and loss account and other	12	13356		13356	11657
reserves	12	13330		13330	11007
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related	16				
undertakings					
Core tier one capital (sum of 11 to 16)	19	18856		18856	17157
Tier one waivers	1		T	T	T
Unpaid share capital/unpaid initial	04				
funds and calls for supplementary	21				
contributions	00				
Implicit items Tier one waivers in related	22				
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	28				
undertakings	20				
Total tier one capital before	31	18856		18856	17157
deductions (19+24+25+26+27+28)		10030		10000	17107
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical	34				
provisions for discounting					
Other negative valuation differences	35				
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37				
Total tier one capital after	39	18856		18856	17157
deductions (31-37)	_				

Form 3 (Sheet 2)

**Components of capital resources** 

before deductions (61-62-63)

Name of insurer RAC Insurance Limited

Global business

Financial year ended 31st December 2009

		registration	CL/ILIV/CM	day mandh yan	
	Da	number	GL/UK/CM GL	day month year	units
	R3	2355834	<u> </u>	0= ====	£000
		General	Long-term	Total as at the end	Total as at the
		insurance business	insurance business	of this financial year	end of the
		<b>1</b>	2	3	previous year <b>4</b>
				<u> </u>	4
Tier two capital					
Implicit items, (tier two waivers and	41				
amounts excluded from line 22)	71				
Perpetual non-cumulative preference	42				
shares excluded from line 25					
Innovative tier one capital excluded	43				
from line 27					
Tier two waivers, innovative tier one					
capital and perpetual non-cumulative	44				
preference shares treated as tier two					
capital (41 to 43)					
Perpetual cumulative preference	45				
shares					
Perpetual subordinated debt and	46				
securities					
Upper tier two capital in related	47				
undertakings	49				
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				
(0.110.100)					
Total tier two capital before	64				
restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions,	69				
before deductions (61-62-63)	69				

Form 3 (Sheet 3)

**Components of capital resources** 

Name of insurer RAC Insurance Limited

Global business

Financial year ended 31st December 2009

		Company registration number	GL/UK/CM			th year	units
	R3	2355834	GL	31	12	2009	£000
		General insurance business 1	Long-term insurance business <b>2</b>			the end nancial ar	Total as at the end of the previous year 4
Total capital resources							
Positive adjustments for regulated non-insurance related undertakings	71						
Total capital resources before deductions (39+69+71)	72	18856				18856	17157
Inadmissible assets other than intangibles and own shares	73						
Assets in excess of market risk and counterparty limits	74	269				269	292
Deductions for related ancillary services undertakings	75						
Deductions for regulated non- insurance related undertakings	76						
Deductions of ineligible surplus capital	77						
Total capital resources after deductions (72-73-74-76-77)	79	18587				18587	16865
Available capital resources for GENP	RU/IN	SPRU tests					
Available capital resources for guarantee fund requirement	81	18587				18587	16865
Available capital resources for 50% MCR requirement	82	18587				18587	16865
Available capital resources for 75% MCR requirement	83	18587				18587	16865
Financial engineering adjustments							
Implicit items	91						
Financial reinsurance – ceded	92			<u> </u>			
Financial reinsurance – accepted	93			†			
Outstanding contingent loans	94						
Any other charges on future profits	95						
Sum of financial engineering adjustments (91+92+93+94+95)	96						

Form 3 (Sheet 1)

**Components of capital resources** 

Name of insurer Scottish Boiler & General Insurance Company Limited

Global business

Financial year ended 31st December 2009

		registration number	GL/UK/CM	day month year	Units
	R3	1054	GL	31 12 2009	£000
		General	Long-term	Total as at the end	Total as at the end
		insurance	insurance	of this financial	of the previous
		business	business	year	year
		1	2	3	4
Core tier one capital					
Permanent share capital	11	4500		4500	4500
Profit and loss account and other	12	6666		6666	6629
reserves		0000		0000	0029
Share premium account	13	50		50	50
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related	16				
undertakings	. •				
Core tier one capital (sum of 11 to 16)	19	11216		11216	11179
Tier one waivers				T	
Unpaid share capital/unpaid initial	- 4				
funds and calls for supplementary	21				
contributions					
Implicit items	22				
Tier one waivers in related	23				
undertakings					
Total tier one waivers as restricted	24				
(21+22+23)					
Other tier one capital Perpetual non-cumulative preference				1	
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	11216		11216	11179
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical					
provisions for discounting	34				
Other negative valuation differences	35	1030		1030	1268
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	1030		1030	1268
Total tier one capital after	39	10186		10106	0011
deductions (31-37)	39	10186		10186	9911

Form 3 (Sheet 2)

**Components of capital resources** 

before deductions (61-62-63)

Name of insurer Scottish Boiler & General Insurance Company Limited

Global business

Financial year ended 31st December 2009

Company

	R3	registration number 1054	GL/UK/CM GL	day month year	units £000
		General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year	Total as at the end of the previous year
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  Lower tier two capital in related	52 53				
undertakings <b>Lower tier two capital</b> (51+52+53)	59				
Total tier two capital before restrictions (49+59)	61				
Excess tier two capital Further excess lower tier two capital	62 63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

Form 3 (Sheet 3)

**Components of capital resources** 

Name of insurer Scottish Boiler & General Insurance Company Limited

Global business

Financial year ended 31st December 2009

		Company registration number	GL/UK/CM	day month year	units
	R3	1054	GL	31 12 2009	£000
		General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year 4
Total capital resources					
Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	10186		10186	991
Inadmissible assets other than intangibles and own shares	73				
Assets in excess of market risk and counterparty limits	74	200		200	
Deductions for related ancillary services undertakings	75				
Deductions for regulated non- insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-76-77)	79	9986		9986	9911
Available capital resources for GENP	RU/INS	SPRU tests			
Available capital resources for guarantee fund requirement	81	9986		9986	9911
Available capital resources for 50% MCR requirement	82	9986		9986	9911
Available capital resources for 75% MCR requirement	83	9986		9986	9911
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	96				

adjustments (91+92+93+94+95)

Form 3 (Sheet 1)

**Components of capital resources** 

Name of insurer The World Auxiliary Insurance Corporation Limited

Global business

Financial year ended 31st December 2009

		registration number	GL/UK/CM	day month year	Units
	R3	158900	GL	31 12 2009	£000
		General	Long-term	Total as at the end	Total as at the end
		insurance	insurance	of this financial	of the previous
		business	business	year	year
		1	2	3	4
Core tier one capital					
Permanent share capital	11	5600		5600	5600
Profit and loss account and other	12	5130		5130	14999
reserves		3130		5130	14999
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related	16				
undertakings	. •				
Core tier one capital (sum of 11 to 16)	19	10730		10730	20599
Tier one waivers				T	
Unpaid share capital/unpaid initial	- 4				
funds and calls for supplementary	21				
contributions					
Implicit items	22				
Tier one waivers in related	23				
undertakings					
Total tier one waivers as restricted	24				
(21+22+23) Other tier one capital					
Perpetual non-cumulative preference				T	
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	10730		10730	20599
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical	34				
provisions for discounting	34				
Other negative valuation differences	35				_
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37				
Total tier one capital after	39	10730		10730	20599
deductions (31-37)	39	10730		10730	20399

Form 3 (Sheet 2)

**Components of capital resources** 

before deductions (61-62-63)

Name of insurer The World Auxiliary Insurance Corporation Limited

Global business

Financial year ended 31st December 2009

Company

	R3	registration number 158900	GL/UK/CM GL	day month year	units £000
		General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year	Total as at the end of the previous year
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 Other tier two instruments	51 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 Further excess lower tier two capital	62 63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

Form 3 (Sheet 3)

**Components of capital resources** 

Sum of financial engineering

adjustments (91+92+93+94+95)

Name of insurer The World Auxiliary Insurance Corporation Limited

Global business

Financial year ended 31st December 2009

		Company registration number	GL/UK/CM		nonth year	units
	R3	158900	GL	31	12 2009	£000
		General insurance business 1	Long-term insurance business 2	of this	s at the end s financial year 3	Total as at the end of the previous year 4
Total capital resources						
Positive adjustments for regulated non-insurance related undertakings	71					
Total capital resources before deductions (39+69+71)	72	10730			10730	20599
Inadmissible assets other than intangibles and own shares	73					
Assets in excess of market risk and counterparty limits	74	500			500	
Deductions for related ancillary services undertakings	75					
Deductions for regulated non- insurance related undertakings	76					
Deductions of ineligible surplus capital	77					
Total capital resources after deductions (72-73-74-76-77)	79	10230			10230	20599
Available capital resources for GENP	RU/IN	SPRU tests				
Available capital resources for guarantee fund requirement	81	10230			10230	20599
Available capital resources for 50% MCR requirement	82	10230			10230	20599
Available capital resources for 75% MCR requirement	83	10230			10230	20599
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					

96

Form 11

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

Name of insurer Consolidated Adjustments

Global business

Financial year ended 31st December 2009

	Company registration			
	number	GL/UK/CM	day month year	units
R1	1	GL	31 12 2009	£000
			This financial year  1	Previous year <b>2</b>
Gross premiums written		11	(615)	30497
Premium taxes and levies (in	ncluded in line 11)	12	` /	
Premiums written net of taxe		13	(615)	30497
Premiums for classes 11, 12		14	(11663)	
Premiums for "actuarial heal			(1100)	
line 13	( )	15		
Sub-total A (13 + ½ 14 - 2/3	3 15)	16	(6447)	30498
Gross premiums earned	,	21	(228)	(3186)
Premium taxes and levies (in	ncluded in line 21)	22		, , ,
Premiums earned net of taxe		23	(228)	(3186)
Premiums for classes 11, 12		24	7	(1660)
Premiums for "actuarial heal		05		7
line 23	•	25		
Sub-total H (23 + 1/2 24 - 2/3	3 25	26	(225)	(4017)
Sub-total I (higher of sub-to		30	(225)	(36084)
Adjusted Sub-total I if finar		24	(39129)	(86564)
period to produce an annual		31	, ,	, ,
Division of gross adjusted		20	2304	(1303)
premiums amount: sub-	x 0.18	32		, ,
total I (or adjusted sub-	Excess (if any) over 57.5m	22	3449	3535
total I if appropriate)	EURO x 0.02	33		
Sub-total J (32-33)		34	(1145)	(4838)
Claims paid in period of 3 fin	nancial years	41	(1)	(4412)
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	42		
forward at the end of the 3 year period	For insurance business accounted for on an accident year basis	43	(4)	(3)
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	44	(1242)	
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45	1	
Sub-total C (41+42+43-44-4		46	1236	(4415)
Amounts recoverable from reincluded in Sub-total C	einsurers in respect of claims	47	(235)	(416)
Sub-total D (46-47)		48	1471	(3999)
Reinsurance ratio		40		` ,
(sub-total D/sub-total C or, if	more, 0.50 or, if less, 1.00)	49	(6.21)	(6.52)
Premiums amount (Sub-tot	•	50	7097	398
Provision for claims outstand net of reinsurance)	ding (before discounting and	51		(7)
Provision for claims outstand gross of reinsurance) if both otherwise zero		52	(464305)	(644160)
Brought forward amount (	See instruction 4)	53	(49824)	(29751)
			(51335)	(36121)
Greater of lines 50 and 53		54	(0.1000)	(00121)

Form 11

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

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

	Company registration			
	number	GL/UK/CM	day month year	units
R1	1 21487	GL	31 12 2009	£000
			This financial year  1	Previous year <b>2</b>
Gross premiums written		11	1216885	2287356
Premium taxes and levies (in	ncluded in line 11)	12		3161
Premiums written net of taxe	es and levies (11-12)	13	1216885	2284195
Premiums for classes 11, 12		14	34225	74110
Premiums for "actuarial heal line 13		15		
Sub-total A (13 + ½ 14 - 2/3	3 15)	16	1233998	2321250
Gross premiums earned	,	21	1591970	2256964
Premium taxes and levies (in	ncluded in line 21)	22		3161
Premiums earned net of taxe		23	1591970	2253803
Premiums for classes 11, 12		24	50343	70760
Premiums for "actuarial heal line 23		25	333.3	
Sub-total H (23 + ½ 24 - 2/3	25	26	1617142	2289183
Sub-total I (higher of sub-to		30	1617142	2321250
Adjusted Sub-total I if finar			1017112	2021200
period to produce an annual		31		
Division of gross adjusted				
premiums amount: sub-	x 0.18	32	291086	417825
total I (or adjusted sub-	Excess (if any) over 57.5m			
total I if appropriate)	EURO x 0.02	33	31315	45589
Sub-total J (32-33)		34	259771	372236
Claims paid in period of 3 fin	ancial years	41	4846314	4922682
Ciams paid in period of 6 in	For insurance business	71	+0+001+	+322002
Claims outstanding carried forward at the end of the 3	accounted for on an underwriting year basis	42	150186	85179
year period	For insurance business accounted for on an accident year basis	43	2098355	2376353
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	44	391307	227292
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45	2248457	2322438
Sub-total C (41+42+43-44-4	<del>1</del> 5)	46	4455091	4834484
Amounts recoverable from reincluded in Sub-total C	einsurers in respect of claims	47	(55313)	(48451)
Sub-total D (46-47)		48	4510404	4882935
Reinsurance ratio	more 0.50 or if less 1.00\	49	1.00	1.00
(sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) <b>Premiums amount</b> (Sub-total J x reinsurance ratio)		50	259771	372236
Provision for claims outstanding (before discounting and net of reinsurance)		51	1661552	1968927
Provision for claims outstand gross of reinsurance) if both otherwise zero		52		
Brought forward amount (	See instruction 4)	53	335323	338039
Greater of lines 50 and 53	,	54		
Greater or lines 50 and 53		54	335323	372236

Form 11

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

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2009

Premium taxes and levies (included in line 11)   12   747   (86)		Company registration	01 /11//014		••
This financial year   Previous year   2					
1	R1	1 SC2116	GL		
Premium taxes and levies (included in line 11)   12   747   (86)				-	-
Premiums written net of taxes and levies (11-12)   13   1294822   1562556	Gross premiums written		11	1295569	1562473
Premiums for classes 11, 12 or 13 (included in line 13)	Premium taxes and levies (in	ncluded in line 11)	12	747	(86)
Premiums for classes 11, 12 or 13 (included in line 13)	Premiums written net of taxe	es and levies (11-12)	13	1294822	1562559
Premiums for "actuarial health insurance" (included in line 13   15   16   1448630   1753660   175360   1753			14		382002
Sub-total A (13 + ½ 14 - 2/3 15)	Premiums for "actuarial heal		15		
Cross premiums earned		2.15\	16	1449630	1752560
Premium taxes and levies (included in line 21)	,	5 13)			
Premiums earned net of taxes and levies (21-22)   23   1483964   1685847     Premiums for 'actuarial health insurance' (included in line 23   25   26   332446   395777     Premiums for 'actuarial health insurance' (included in line 23   25   26   1650187   1883736     Sub-total H (23 + ½ 24 - 2/3 ≥5   26   1650187   1883736     Sub-total I (higher of sub-total A and sub-total H)   30   1650187   1883736     Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure     Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I (or a		adudad in lina 21)			
Premiums for classes 11, 12 or 13 (included in line 23)   24   332446   395777					1605047
Premiums for "actuarial health insurance" (included in line 23  Sub-total H (23 + ½ 24 - 2/3 25  Sub-total I (higher of sub-total A and sub-total H)  Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure  Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I (or adjusted sub-total I (or adjusted sub-total I (ar appropriate)  Sub-total I (or adjusted sub-total I (or adjusted sub-total I (or adjusted sub-total I (ar appropriate)  Excess (if any) over 57.5m  EURO x 0.02  34  25  33  31976  36839  Excess (if any) over 57.5m  EURO x 0.02  34  265058  302234  Claims paid in period of 3 financial years  Claims outstanding carried forward at the end of the 3 year period  For insurance business accounted for on an accident year basis  For insurance business accou					
Sub-total H (23 + ½ 24 - 2/3 25   26			24	332446	395777
Sub-total I (higher of sub-total A and sub-total H)   30   1650187   1883736	line 23	·	25		
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure Division of gross adjusted premiums amount: subtotal I (or adjusted subtotal I (or adjusted subtotal I (or adjusted subtotal I if appropriate)   EURO x 0.02   33   31976   36839					
Deriod to produce an annual figure   ST			30	1650187	1883736
Division of gross adjusted premiums amount: subtotal I (or adjusted subtotal			31		
total I (or adjusted subtotal I if appropriate)  Sub-total J (32-33)  Claims paid in period of 3 financial years  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding brought forward at the end of the 3 year period  Claims outstanding brought forward at the end of the 3 year period  Sub-total C (41+42+43-44-45)  Sub-total C (41+42+43-44-44-5)  Sub-total D (46-47)  Reinsurance ratio (sub-total D Sub-total D x reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward a mount (Sub-total D (See instruction 4)  Excess (if any) over 57.5m EURO x 0.02  33	Division of gross adjusted		32	297034	339073
Sub-total J (32-33)   34	total I (or adjusted sub-		33	31976	36839
Claims paid in period of 3 financial years  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding brought forward at the end of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance accounting and year basis  For insurance for an underwriting year basis  For insurance for a		EURO X 0.02	24	205050	202224
Claims outstanding carried forward at the end of the 3 year period  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding accounted for on an underwriting year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  Sub-total C (41+42+43-44-45)  Amounts recoverable from reinsurers in respect of claims included in Sub-total C  Sub-total D (46-47)  Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  For insurance business accounted 43  1732362  1796204  48  87400  59772  45  1692544  1633999  45  1692544  1633999  47  131025  202670  48  2441363  2278847  49  0.95  0.92  Premiums amount (Sub-total J x reinsurance ratio)  50  251557  277550  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  53  271348  263658		annial voors			
Claims outstanding carried forward at the end of the 3 year period  Claims outstanding period  Claims outstanding accounted for on an underwriting year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accounted for on	Claims paid in period of 3 iir		41	2543150	2289916
year period accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accounted for on an underwriting year basis  beginning of the 3 year period accounted for on an accident year basis  For insurance business accounted for on an accounted for on an accident year basis  For insurance business accounted for on an accident year basis  Sub-total C (41+42+43-44-45) 46 2572388 2481517  Amounts recoverable from reinsurers in respect of claims included in Sub-total C  Sub-total D (46-47) 48 2441363 2278847  Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio) 50 251557 277550  Provision for claims outstanding (before discounting and et of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4) 53 271348 263658		accounted for on an	42	76820	89168
Claims outstanding brought forward at the beginning of the 3 year period  Sub-total C (41+42+43-44-45)  Amounts recoverable from reinsurers in respect of claims included in Sub-total C (46-47)  Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward at the underwriting year basis  44 87400  59772  44 87400  59772  45 1692544  1633999  46 2572388  2481517  47 131025  202670  48 2441363  2278847  49 0.95  0.92  50 251557  277550  51 1626414  1663589		accounted for on an	43	1732362	1796204
period accounted for on an accident year basis  Sub-total C (41+42+43-44-45) 46 2572388 2481517  Amounts recoverable from reinsurers in respect of claims included in Sub-total C  Sub-total D (46-47) 48 2441363 2278847  Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio) 50 251557 277550  Provision for claims outstanding (before discounting and net of reinsurance) Frovision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4) 53 271348 263658		accounted for on an	44	87400	59772
Sub-total C (41+42+43-44-45)4625723882481517Amounts recoverable from reinsurers in respect of claims included in Sub-total C47131025202670Sub-total D (46-47)4824413632278847Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)490.950.95Premiums amount (Sub-total J x reinsurance ratio)50251557277550Provision for claims outstanding (before discounting and net of reinsurance)5116264141663589Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero5252Brought forward amount (See instruction 4)53271348263658		accounted for on an	45	1692544	1633999
included in Sub-total C  Sub-total D (46-47)  Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  48  2441363  2278847  49  0.95  251557  277550  51  1626414  1663589	Sub-total C (41+42+43-44-4		46	2572388	2481517
Sub-total D (46-47)4824413632278847Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)490.950.92Premiums amount (Sub-total J x reinsurance ratio)50251557277550Provision for claims outstanding (before discounting and net of reinsurance)5116264141663589Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero5252Brought forward amount (See instruction 4)53271348263658	Amounts recoverable from re		47	131025	202670
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  49  0.95  251557  277550  51  1626414  1663589  52  52  53  271348  263658			48	2441363	2278847
(sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  49  0.95  251557  277550  51  1626414  1663589  52  52  53  271348  263658	` ,		_		
Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  51  1626414  1663589  52  271348			49	0.95	0.92
net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  51  1626414  1663589  52  52  53  271348  263658	,		50	251557	277550
gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  52  271348  263658	net of reinsurance)		51	1626414	1663589
Brought forward amount (See instruction 4) 53 271348 263658	gross of reinsurance) if both otherwise zero	51.1 and 51.2 are zero,	52		
		See instruction 4)	53	271348	263658
	Greater of lines 50 and 53	,	54	271348	277550

Form 11

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

Name of insurer CGU Bonus Limited

Global business

Financial year ended 31st December 2009

Permium taxes and levies (included in line 11)		number	GL/UK/CM	day month year	units
1	R1	1 SC8140	GL	31 12 2009	£000
Permium taxes and levies (included in line 11)				_	
Premium taxes and levies (included in line 11)	Gross premiums written		11	(152)	(2537)
Premiums written net of taxes and levies (11-12)		ncluded in line 11)		`	(56)
Premiums for classes 11, 12 or 13 (included in line 13)	1	,		(152)	\ /
Premiums for "actuarial health insurance" (included in line 13   15   3   3   2276   35276					(743)
Sub-total A (13 + ½ 14 - 2/3 15)	Premiums for "actuarial heal		15	,	, , , , , , , , , , , , , , , , , , ,
Cross premiums earned		3 15)	16	(164)	(2853)
Premium taxes and levies (included in line 21)   22   5   5   6   5   6   6   5   6   5   6   5   6   5   6   5   6   5   6   5   6   5   6   5   6   5   6   5   6   6		- /			
Premiums earned net of taxes and levies (21-22)   23   2276   35332     Premiums for 'actuarial health insurance' (included in line 23)   24   (24)   13655     Premiums for 'actuarial health insurance' (included in line 23)   25     Sub-total I (23 + ½ 24 - 2/3 25   26   2264   42160     Sub-total I (higher of sub-total A and sub-total H)   30   2264   42160     Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure     Division of gross adjusted premiums amount: sub-total I (adjusted sub-total I)     Sub-total J (32-33)   28   28   408   7588     Excess (if any) over 57.5m     EURO x 0.02   33   33   33   33     Sub-total J (32-33)   34   408   7588     Sub-total J (32-33)   41   233398   312312     For insurance business accounted for on an underwriting year basis     For insurance business accounted for on an accident year basis     For insurance business accounted for on an accident year basis     For insurance business accounted for on an accident year basis     For insurance business accounted for on an accident year basis     For insurance business accounted for on an accident year basis     For insurance business accounted for on an accident year basis     For insurance business accounted for on an accident year basis     For insurance business accounted for on an accident year basis     For insurance business accounted for on an accident year basis     For insurance business accounted for on an accident year basis     For insurance business accounted for on an accident year basis     For insurance     For		ncluded in line 21)			
Premiums for classes 11, 12 or 13 (included in line 23)   24				2276	
Premiums for "actuarial health insurance" (included in line 23   Sub-total H (23 + ½ 24 - 2/3 25   26   2264   42160					
Sub-total H (23 + ½ 24 - 2/3 25   26				(2-1)	10000
Sub-total I (higher of sub-total A and sub-total H)   30   2264   42160	line 23	·	_	0004	40460
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure  Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I (or adjusted sub-total I if appropriate)  Excess (if any) over 57.5m EURO x 0.02  Sub-total J (32-33)  Claims paid in period of 3 financial years  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding the 3 year period  Claims outstanding the 3 year period  Claims outstanding the 3 year period and the end of the 3 year period and provided for on an accident year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted fo					
period to produce an annual figure  Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I (or			30	2264	42160
Premiums amount: subtotal I (or adjusted subtotal I (or adjusted subtotal I (if appropriate)   Excess (if any) over 57.5m   33   8   8   8   8   8   8   8   8			31		
total I (or adjusted subtotal I if appropriate)  Sub-total J (32-33)  Claims paid in period of 3 financial years  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Sub-total C (41+42+43-44-45)  Amounts recoverable from reinsurers in respect of claims included in Sub-total C (46-47)  Reinsurance ratio (sub-total D sub-total D sub-total D sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (Sub-total O sub-total A sub-total D sub-total of the sub-total of	o ,	x 0.18	32	408	7589
Sub-total J (32-33) Claims paid in period of 3 financial years Claims outstanding carried forward at the end of the 3 year period  Claims outstanding brought forward at the end of the 3 year period  Claims outstanding brought forward at the end of the 3 year period  Claims outstanding brought forward at the end of the 3 year period  Claims outstanding brought forward at the end of the 3 year period  Claims outstanding brought forward at the end of the 3 year period  Claims outstanding brought forward at the end of the 3 year period  Claims outstanding brought forward at the end of the 3 year period  Claims outstanding brought forward at the end of the 3 year period  Evaluate to a counted for on an accounted for on an accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an acc	total I (or adjusted sub-		33		8
Claims paid in period of 3 financial years  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought for on an accident year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance for on an under		2010 X 0102	34	408	7581
Claims outstanding carried forward at the end of the 3 year period  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding broiling year basis  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Sub-total C (41+42+43-44-45)  Amounts recoverable from reinsurers in respect of claims included in Sub-total C (41+42+43-44-45)  Sub-total D (46-47)  Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  For insurance business accounted for on an accident year basis  43  110946  191182  44  44  45  44  45  44  45  45  46  50321  47  4900  (1548)  47  4900  (1548)  48  45421  166847  49  0.90  1.00  Premiums amount (Sub-total J x reinsurance ratio)  50  368  7581		ancial vears			
year period accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an underwriting year basis  beginning of the 3 year period accounted for on an accident year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance for insurance accounting and succident year basis  For insurance for insurance accounting and for insurance accounting and grown of claims outstanding (before discounting and grown of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  For insurance fatio  For insurance business accounted for on an accident year basis  For insurance fatio  For insurance	Claims outstanding carried	For insurance business accounted for on an underwriting year basis		200000	0.20.2
Claims outstanding brought forward at the beginning of the 3 year period accounted for on an underwriting year basis  For insurance business accounted for on an accident year basis  Sub-total C (41+42+43-44-45) 46 50321 165299  Amounts recoverable from reinsurers in respect of claims included in Sub-total C  Sub-total D (46-47) 48 45421 166847  Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio) 50 368 7581  Provision for claims outstanding (before discounting and net of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4) 53 19799 35896		accounted for on an accident year basis	43	110946	191182
period accounted for on an accident year basis  Sub-total C (41+42+43-44-45) 46 50321 165299  Amounts recoverable from reinsurers in respect of claims included in Sub-total C  Sub-total D (46-47) 48 45421 166847  Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio) 50 368 7581  Provision for claims outstanding (before discounting and net of reinsurance) 105257 190830  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero 1979 35896	brought forward at the	accounted for on an underwriting year basis	44		
Sub-total C (41+42+43-44-45)4650321165299Amounts recoverable from reinsurers in respect of claims included in Sub-total C474900(1548)Sub-total D (46-47)4845421166847Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)490.901.00Premiums amount (Sub-total J x reinsurance ratio)503687581Provision for claims outstanding (before discounting and net of reinsurance)51105257190830Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero5252Brought forward amount (See instruction 4)531979935896		accounted for on an	45	294023	338195
included in Sub-total C  Sub-total D (46-47)  Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  48  48  45421  49  0.90  1.00  50  368  7581  105257  190830  51  105257  190830	Sub-total C (41+42+43-44-4		46	50321	165299
Sub-total D (46-47)4845421166847Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)490.901.00Premiums amount (Sub-total J x reinsurance ratio)503687581Provision for claims outstanding (before discounting and net of reinsurance)51105257190830Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero5252Brought forward amount (See instruction 4)531979935896		einsurers in respect of claims	47	4900	(1548)
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  49  0.90  1.00  1.00  1.00  50  368  7581  51  105257  190830  52  52  53  19799  35896			48	45421	166847
(sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  49  0.90  1.00  50  368  7581  105257  190830  51  105257  190830  52  52  53  19799  35896			_		
Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  51  105257  190830  52  19799  35896	(sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)				1.00
net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  51  105257  190830  52  51  105257  190830  52  53  19799  35896	,		50	368	7581
gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  52  53  19799  35896	net of reinsurance)		51	105257	190830
Brought forward amount (See instruction 4) 53 19799 35896	Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero,		52		
· · · · · · · · · · · · · · · · · · ·		See instruction 4)	53	19799	35896
	•	,			35896

Form 11

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

Name of insurer CGU Underwriting Limited

Global business

Financial year ended 31st December 2009

	Company registration	01 /11//014	1	. • • •
	number	GL/UK/CM	day month year	units
R1	1 94405	GL	31 12 2009	£000
			This financial year  1	Previous year <b>2</b>
Gross premiums written		11	215292	204544
Premium taxes and levies (in	ncluded in line 11)	12		
Premiums written net of taxe		13	215292	204544
Premiums for classes 11, 12		14		
Premiums for "actuarial heal		45		
line 13	`	15		
Sub-total A (13 + ½ 14 - 2/3	3 15)	16	215292	204544
Gross premiums earned	•	21	227828	260566
Premium taxes and levies (in	ncluded in line 21)	22		
Premiums earned net of taxe		23	227828	260566
Premiums for classes 11, 12	or 13 (included in line 23)	24		
Premiums for "actuarial heal line 23		25		
Sub-total H (23 + ½ 24 - 2/3	3 25	26	227828	260566
Sub-total I (higher of sub-to		30	227828	260566
Adjusted Sub-total I if finar			227020	200000
period to produce an annual		31		
Division of gross adjusted	1			
premiums amount: sub-	x 0.18	32	41010	46902
total I (or adjusted sub-	Excess (if any) over 57.5m			
total I if appropriate)	EURO x 0.02	33	3529	4376
Sub-total J (32-33)		34	37481	42526
Claims paid in period of 3 fir	ancial vears	41	471797	490166
	For insurance business		-	
	accounted for on an	42		
Claims outstanding carried	underwriting year basis			
forward at the end of the 3	For insurance business			
year period	accounted for on an	43	85627	80652
	accident year basis			
	For insurance business			
Claims outstanding	accounted for on an	44		
brought forward at the	underwriting year basis			
beginning of the 3 year	For insurance business			
period	accounted for on an	45	128796	142696
	accident year basis			
Sub-total C (41+42+43-44-4		46	428628	428122
	einsurers in respect of claims	47	24641	36356
included in Sub-total C		48		391766
Sub-total D (46-47)		40	403987	391700
	<b>Reinsurance ratio</b> (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		0.94	0.92
Premiums amount (Sub-total J x reinsurance ratio)		50	35326	38916
Provision for claims outstanding (before discounting and		51	85627	80652
net of reinsurance)	ding (bofore dispersations and			
Provision for claims outstand		52		
gross of reinsurance) if both otherwise zero	31.1 and 31.2 are 2010,	52		
Brought forward amount (	See instruction 4)	53	38916	33963
·	occ manachon 4)			
Greater of lines 50 and 53		54	38916	38916

Form 11

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

Name of insurer Hamilton Insurance Company Limited

Global business

Financial year ended 31st December 2009

Permitum taxes and levies (included in line 11)		number	GL/UK/CM	day month year	units
1   2   33392   9672	R1	1 1655888	GL	31 12 2009	£000
Premium taxes and levies (included in line 11)				•	
Premium taxes and levies (included in line 11)	Gross premiums written		11	33392	96726
Permiums written net of faxes and levies (11-12)   13   33392   9672		ncluded in line 11)			
Premiums for classes 11, 12 or 13 (included in line 13)	1	,		33392	96726
Premiums for "actuarial health insurance" (included in line 13   15   16   33392   9672  11541					
Sub-total A (13 + ½ 14 - 2/3 15)	Premiums for "actuarial heal		15		
Premium taxes and levies (included in line 21)   22   7   7   7   7   7   7   7   7		3 15)	16	33392	96726
Premium taxes and levies (included in line 21)					115419
Premiums earned net of taxes and levies (21-22)   23   52172   11541:		ncluded in line 21)		*=-:-	
Premiums for classes 11, 12 or 13 (included in line 23)   24				52172	115419
Premiums for "actuarial health insurance" (included in line 23   Sub-total H (23 + ½ 24 - 2/3 25   26   52172   115415   Sub-total I (higher of sub-total A and sub-total H)   30   52172   115415   30   52172   115415   30   52172   3115415   30   30   52172   3115415   30   30   52172   3115415   30   30   52172   3115415   30   30   52172   3115415   30   30   52172   30   30   30   52172   30   30   30   30   30   30   30   3				*=	
Sub-total H (23 + ½ 24 - 2/3 25   26   52172   115415	Premiums for "actuarial heal				
Sub-total I (higher of sub-total A and sub-total H)   30   52172   115419		3.25	26	52172	115419
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure  Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I (or adjusted sub-total I if appropriate)  Sub-total J (32-33)  Claims paid in period of 3 financial years  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Sub-total C (41+42+43-44-45)  Sub-total C (47+42+43-44-45)  Amounts recoverable from reinsurers in respect of claims included in Sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, brown amount is period to the size of the sub-total or the sub-total					
period to produce an annual figure  Division of gross adjusted premiums amount: subtotal I (or adjusted subtotal I (or adjuste				32172	110+10
Division of gross adjusted premiums amount: subtotal I (or adjusted subtotal			31	39129	86564
Premiums amount: subtotal I (or adjusted subtotal I (or adjusted subtotal I (ar adjusted subtotal I (ar adjusted subtotal I (ar adjusted subtotal I (ar adjusted subtotal I (ago-propriate)					
Sub-total J (32-33)	premiums amount: sub-		32	7044	15582
Claims paid in period of 3 financial years  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought for on an accident year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an and underwriting year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an and and sunderwriting year basis  For insurance business accounted for on an and underwriting year basis  For insurance business accounted for on an and accident year basis  For insurance business accounted for on an and accident year basis  For insurance for on an and 44  44  45  46  117305  19307:  47  58987  4905:  Sub-total D (46-47)  48  58318  144010  49  0.50  0.78  Premiums amount (Sub-total J x reinsurance ratio)  50  3522  1095  Provision for claims outstanding (before discounting and net of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  53  10253  753:			33		896
Claims paid in period of 3 financial years  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought for on an accident year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an and underwriting year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an and and sunderwriting year basis  For insurance business accounted for on an and underwriting year basis  For insurance business accounted for on an and accident year basis  For insurance business accounted for on an and accident year basis  For insurance for on an and 44  44  45  46  117305  19307:  47  58987  4905:  Sub-total D (46-47)  48  58318  144010  49  0.50  0.78  Premiums amount (Sub-total J x reinsurance ratio)  50  3522  1095  Provision for claims outstanding (before discounting and net of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  53  10253  753:			34	7044	14686
Claims outstanding carried forward at the end of the 3 year period  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Sub-total C (41+42+43-44-45)  Amounts recoverable from reinsurers in respect of claims included in Sub-total C (41-42+43-44-45)  Amounts recoverable from reinsurers in respect of claims included in Sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  For insurance business accounted for on an accident year basis  For insurance business accounted for on an and underwriting year basis  For insurance business accounted for on an and the of insurance in respect of claims accounted for on an and the of reinsurance in respect of claims accounted for on an and the of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  50		ancial years			205160
year period accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an underwriting year basis  beginning of the 3 year period accident year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an an accident year basis  For insurance business accounted for on an an accident year basis  For insurance business accounted for on an an accident year basis  For insurance business accounted for on an an accident year basis  For insurance business accounted for on an an accident year basis  For insurance business accounted for on an an accident year basis  For insurance business accounted for on an an accident year basis  For insurance business accounted for on an an accident year basis  For insurance business accounting and accident year basis  For insurance business accounted for on an an accident year basis  For insurance business accounted for on an an accident year basis  For insurance business accounted for in an accident year basis  For insurance business accounted for an accident year basis  For insurance business accounted for an accident year basis  For insurance business accounted for an accident year basis  For insurance business accounted for an accident year basis  For insurance business accounted for an accident year basis  For insurance business accounted for an accident year basis  For insurance business accounted for an accident year basis  For insurance business accounted for an accident year basis  For insurance business accounted for an accident year basis  For insurance business accounted for an accident year basis  For insurance business accounted for an accident year basis  For insurance busines	Claims outstanding carried	For insurance business accounted for on an	42		
Claims outstanding brought forward at the beginning of the 3 year period  Sub-total C (41+42+43-44-45)  Amounts recoverable from reinsurers in respect of claims included in Sub-total C (47-47)  Sub-total D (46-47)  Reinsurance ratio (sub-total D/sub-total C cor, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (Sub-total J x reinsuration)  At 44  44  45  46  47  58987  49059  47  58987  49059  49  0.50  0.78  6510  742  5906  742  742  742  743  744  758  758  758		accounted for on an accident year basis	43	17719	29986
period accounted for on an accident year basis  Sub-total C (41+42+43-44-45) 46 117305 193073  Amounts recoverable from reinsurers in respect of claims included in Sub-total C  Sub-total D (46-47) 48 58318 144010  Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio) 50 3522 10956  Provision for claims outstanding (before discounting and net of reinsurance) Frovision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4) 53 10253 7533	brought forward at the	accounted for on an underwriting year basis	44		
Sub-total C (41+42+43-44-45)46117305193073Amounts recoverable from reinsurers in respect of claims included in Sub-total C475898749053Sub-total D (46-47)4858318144016Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)490.500.73Premiums amount (Sub-total J x reinsurance ratio)50352210953Provision for claims outstanding (before discounting and net of reinsurance)5165107426Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero5252Brought forward amount (See instruction 4)53102537533		accounted for on an	45		42071
included in Sub-total C  Sub-total D (46-47)  Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  48  58318  144010  49  0.50  50  3522  1095-  6510  7420  52  52  53  753:	Sub-total C (41+42+43-44-4	15)	46	117305	193075
Sub-total D (46-47)4858318144010Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)490.500.79Premiums amount (Sub-total J x reinsurance ratio)50352210950Provision for claims outstanding (before discounting and net of reinsurance)5165107420Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero5252Brought forward amount (See instruction 4)53102537533		einsurers in respect of claims	47		49059
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  49  0.50  6510  7420  51  6510  7420  52  7530			48	58318	144016
Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  50  51  6510  7420  52  53  10253	Reinsurance ratio		_		
Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  51  6510  7420  52  52  53  7533	·				
net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  51  52  52  53  10253	,		50	3522	10954
gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  52  53  10253  753:	net of reinsurance)	· ·	51	6510	7426
Brought forward amount (See instruction 4) 53 10253 7533	gross of reinsurance) if both 51.1 and 51.2 are zero,		52		
Greater of lines 50 and 53 54 10253 1095		See instruction 4)	53	10253	7533
	Greater of lines 50 and 53	·	54	10253	10954

Form 11

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

Name of insurer The Ocean Marine Insurance Company Limited

Global business

Financial year ended 31st December 2009

	Company registration number	GL/UK/CM	day month year	units
R1	1 27204	GL	31 12 2009	£000
			This financial year  1	Previous year 2
Gross premiums written		11		
Premium taxes and levies (in	ncluded in line 11)	12		
Premiums written net of taxe		13		
Premiums for classes 11, 12		14		
Premiums for "actuarial heal line 13	th insurance" (included in	15		
Sub-total A (13 + ½ 14 - 2/3	3 15)	16		
Gross premiums earned	,	21		
Premium taxes and levies (in	ncluded in line 21)	22		
Premiums earned net of taxe		23		
Premiums for classes 11, 12		24		
Premiums for "actuarial heal line 23		25		
Sub-total H (23 + ½ 24 - 2/3	3 25	26		
Sub-total I (higher of sub-to		30		
Adjusted Sub-total I if finar period to produce an annual	ncial year is not a 12 month	31		
Division of gross adjusted premiums amount: sub-	x 0.18	32		
total I (or adjusted subtotal I if appropriate)	Excess (if any) over 57.5m EURO x 0.02	33		
Sub-total J (32-33)		34		
Claims paid in period of 3 fin	ancial years	41	54385	67923
Claims outstanding carried forward at the end of the 3	For insurance business accounted for on an underwriting year basis	42	405874	558631
year period	For insurance business accounted for on an accident year basis	43		
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	44	461244	559394
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45		
Sub-total C (41+42+43-44-4		46	(985)	67160
Amounts recoverable from reincluded in Sub-total C	einsurers in respect of claims	47	(985)	67160
Sub-total D (46-47)		48		
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.50	0.50
Premiums amount (Sub-tot		50		
Provision for claims outstand net of reinsurance)	· · · · · · · · · · · · · · · · · · ·	51		
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52	405874	558631
Brought forward amount (	See instruction 4)	53	5446	7496
Greater of lines 50 and 53		54	5446	7496

Form 11

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

Name of insurer RAC Insurance Limited

Global business

Financial year ended 31st December 2009

R	11 2355834	GL		
		GL	31 12 2009	£000
			This financial year <b>1</b>	Previous year <b>2</b>
Gross premiums written		11	14503	15903
Premium taxes and levies (i	included in line 11)	12		
Premiums written net of tax	,	13	14503	15903
Premiums for classes 11, 12		14		
Premiums for "actuarial healine 13		15		
Sub-total A (13 + ½ 14 - 2/	3 15)	16	14503	15903
Gross premiums earned		21	15462	16275
Premium taxes and levies (i	included in line 21)	22		
Premiums earned net of tax		23	15462	16275
Premiums for classes 11, 12		24	10 102	10270
Premiums for "actuarial hea		24		
line 23	`	25	1-10-	
Sub-total H (23 + ½ 24 - 2/		26	15462	16275
Sub-total I (higher of sub-to		30	15462	16275
Adjusted Sub-total I if final period to produce an annua		31		
Division of gross adjusted			0704	2000
premiums amount: sub-	x 0.18	32	2784	2930
total I (or adjusted subtotal I if appropriate)	Excess (if any) over 57.5m EURO x 0.02	33		
Sub-total J (32-33)		34	2784	2930
Claims paid in period of 3 fi	nancial vears	41	37609	32951
Claims outstanding carried forward at the end of the 3	For insurance business accounted for on an underwriting year basis	42		
year period	For insurance business accounted for on an accident year basis	43	1825	5395
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	44		
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45	269	377
Sub-total C (41+42+43-44-		46	39165	37969
	reinsurers in respect of claims	47	3945	4114
Sub-total D (46-47)		48	35220	33855
Reinsurance ratio		_		
(sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.90	0.89
Premiums amount (Sub-total J x reinsurance ratio)		50	2504	2612
Provision for claims outstanding (before discounting and net of reinsurance)		51	1825	5395
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (	(See instruction 4)	53	993	2521
Greater of lines 50 and 53		54	2504	2612

Form 11

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

Name of insurer Scottish Boiler & General Insurance Company Limited

Global business

Financial year ended 31st December 2009

R11		number	GL/UK/CM	day month year	units
1	R1	1 1054	GL	31 12 2009	£000
Stross premiums written				_	
Premiums written net of taxes and levies (11-12)   13	Gross premiums written		11		
Premiums for classes 11, 12 or 13 (included in line 13)	Premium taxes and levies (ir	ncluded in line 11)	12	` ,	```
Premiums for classes 11, 12 or 13 (included in line 13)	Premiums written net of taxe	es and levies (11-12)	13	(2)	(10)
Premiums for "actuarial health insurance" (included in line 13   Sub-total A (13 + ½ 14 - 2/3 15)   16   (2) (2) (2) (624   Fremium samed   21   (2) (2) (2) (2) (2) (2) (2) (2) (2) (2)			14	, ,	
Sub-total A (13 + ½ 14 - 2/3 15)	Premiums for "actuarial heal		15		
Cross premiums earned		3 15)	16	(2)	(10)
Premium taxes and levies (included in line 21)					` ,
Premiums earned net of taxes and levies (21-22)   23   24		ncluded in line 21)		(=)	<u> </u>
Premiums for classes 11, 12 or 13 (included in line 23)         24           Premiums for "actuarial health insurance" (included in line 23)         25           Sub-total II (23 + ½ 24 - 2/3 ≥5         26         (2)         624           Adjusted Sub-total II (higher of sub-total A and sub-total H)         30         (2)         624           Adjusted Sub-total II (financial year is not a 12 month period to produce an annual figure         31         32         113           Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I (or adjusted sub-total I (or adjusted sub-total I (or adjusted sub-total I (appropriate)         x 0.18         32         113           Sub-total J (32-33)         Claims paid in period of 3 financial years         41         4517         12923           Sub-total I (appropriate)         For insurance business accounted for on an underwriting year basis         42         42         44         4517         12923           Claims outstanding carried forward at the end of the 3 year period         For insurance business accounted for on an accident year basis         43         78         733           Claims outstanding brought forward at the beginning of the 3 year period         For insurance business accounted for on an accident year basis         44         44         44           Claims outstanding brought forward at the beginning of the 3 year period         For insurance business ac				(2)	624
Premiums for "actuarial health insurance" (included in line 23   Sub-total H (23 + ½ 24 - 2/3 25   26   (2)   624				(=)	02.1
Sub-total H (23 + ½ 24 - 2/3 25   26					
Sub-total I (higher of sub-total A and sub-total H)   30   (2)   624	line 23	·	_	(0)	004
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure  Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I (or adjusted sub-total I (i appropriate)  Sub-total J (32-33)  Claims paid in period of 3 financial years  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year pasis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year b					
Deriod to produce an annual figure   31			30	(2)	624
Division of gross adjusted premiums amount: subtotal I (or adjusted subtotal I (or adjusted subtotal I (or adjusted subtotal I (ar adjusted subtotal			31		
Sub-total   (or adjusted subtotal   (or adjusted subtoral   (or adjusted sub		figure			
premiums amount: subtotal I (or adjusted subtotal I (argument) (a	0 ,	x 0.18	32		113
Sub-total J (32-33)			<u> </u>		
Claims paid in period of 3 financial years  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year pasis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance value  44  45  45  3708  5031  47  (58)  10  10  100  Premiums amount (Sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  50  113  Provision for claims outstanding (before discounting and net of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  53  54  45  47  55  48  57  57  58  57  57  58  58  59  50  50  50  50  50  50  50  50  50			33		
Claims paid in period of 3 financial years  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year pasis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance value  44  45  45  3708  5031  47  (58)  10  10  100  Premiums amount (Sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  50  113  Provision for claims outstanding (before discounting and net of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  53  54  45  47  55  48  57  57  58  57  57  58  58  59  50  50  50  50  50  50  50  50  50	Sub-total J (32-33)		34		113
Claims outstanding carried forward at the end of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Sub-total C (41+42+43-44-45)  Amounts recoverable from reinsurers in respect of claims included in Sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward at the business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accounted for accounting and for insurance for in		ancial years	41	4517	12923
year period accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance for insurance for insurance accounter for insurance accounters in respect of claims accounter for insurance f		accounted for on an	42		
Claims outstanding brought forward at the beginning of the 3 year period accounted for on an accident year basis  Sub-total C (41+42+43-44-45) 46 887 8625  Amounts recoverable from reinsurers in respect of claims included in Sub-total C  Sub-total D (46-47) 48 945 8615  Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio) 50 113  Provision for claims outstanding (before discounting and net of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero 52 848 821		accounted for on an	43	78	733
period accounted for on an accident year basis  Sub-total C (41+42+43-44-45) 46 887 8625  Amounts recoverable from reinsurers in respect of claims included in Sub-total C  Sub-total D (46-47) 48 945 8615  Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio) 50 113  Provision for claims outstanding (before discounting and net of reinsurance) Frovision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (See instruction 4) 53 84 821	brought forward at the	accounted for on an underwriting year basis	44		
Amounts recoverable from reinsurers in respect of claims included in Sub-total C  Sub-total D (46-47)  Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  48  49  1.00  1.00  1.00  50  51  75  732		accounted for on an	45	3708	5031
Included in Sub-total C  Sub-total D (46-47)  Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  48  945  8615  49  1.00  1.00  50  75  732			46	887	8625
Sub-total D (46-47)489458615Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)491.001.00Premiums amount (Sub-total J x reinsurance ratio)50113Provision for claims outstanding (before discounting and net of reinsurance)5175732Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero5252Brought forward amount (See instruction 4)5384821		einsurers in respect of claims	47	(58)	10
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)491.00Premiums amount (Sub-total J x reinsurance ratio)50113Provision for claims outstanding (before discounting and net of reinsurance)5175732Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero5252Brought forward amount (See instruction 4)5384821			48	945	8615
(sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)491.00Premiums amount (Sub-total J x reinsurance ratio)50113Provision for claims outstanding (before discounting and net of reinsurance)5175732Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero5252Brought forward amount (See instruction 4)5384821	, ,		_		
Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  51  75  732  52  84  821	(sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		-	1.00	
net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  51  73  73  73  73  73  73  84  821	,		50		113
gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  52  84  821	net of reinsurance)		51	75	732
Brought forward amount (See instruction 4) 53 84 821	Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero,		52		
		See instruction 4)	53	84	821
		,			

Form 11

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

Name of insurer The World Auxiliary Insurance Corporation Limited

Global business

Financial year ended 31st December 2009

R11		number	GL/UK/CM	day month year	units
1   2	R1	1 158900	GL	31 12 2009	£000
Premium taxes and levies (included in line 11)				-	
Premium taxes and levies (included in line 11)	Gross premiums written		11		
Premiums written net of taxes and levies (11-12)   13   14   15   15   16   15   16   15   16   16		ncluded in line 11)			
Premiums for classes 11, 12 or 13 (included in line 13)		,			
Premiums for "actuarial health insurance" (included in line 13   15   16   16   16   16   16   16   16					
Sub-total A (13 + ½ 14 - 2/3 15)	Premiums for "actuarial heal		15		
Premium samed   Premium taxes and levies (included in line 21)   Premium samed net of taxes and levies (21-22)   23		3 15)	16		
Premium taxes and levies (included in line 21)		,	21		
Premiums earned net of taxes and levies (21-22)   23		ncluded in line 21)			
Premiums for classes 11, 12 or 13 (included in line 23)					
Premiums for "actuarial health insurance" (included in line 23   Sub-total H (23 + ½ 24 - 2/3 25   26   Sub-total I (higher of sub-total A and sub-total H)   30   30   Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure   31   Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total			24		
Sub-total H (23 + ½ 24 - 2/3 25 Sub-total I (higher of sub-total A and sub-total H) Adjusted Sub-total if financial year is not a 12 month period to produce an annual figure  Division of gross adjusted premiums amount: sub-total I (or adjusted su	Premiums for "actuarial heal				
Sub-total I (higher of sub-total A and sub-total H)  Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure  Division of gross adjusted premiums amount: sub-total I (if adjusted sub-total I (if appropriate)  Sub-total J (if adjusted sub-total I if appropriate)  Sub-total J (32-33)  Claims paid in period of 3 financial years  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding accodent year basis  For insurance business accounted for on an accident year basis  For insurance business accou		3 25	26		
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure  Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I (or adjusted sub-total I (or adjusted sub-total I if appropriate)  Sub-total J (32-33)  Claims paid in period of 3 financial years  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward by ear passis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an underwriting year basis  For insurance year basis  For insurance business accounted for on an underwriting year					
period to produce an annual figure  Division of gross adjusted premiums amount: subtotal I (or adjusted subtotal I (or adjusted subtotal I (appropriate)  Excess (if any) over 57.5m EURO x 0.02  Sub-total J (32-33)  Claims paid in period of 3 financial years  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding before discounting and prought forward at the beginning of the 3 year period  Claims outstanding of the 3 year period  Event of the 3 year period  For insurance business accounted for on an accident year basis  For insurance bus					
premiums amount: subtotal I (or adjusted subtotal I (or adjusted subtotal I (if appropriate)  Excess (if any) over 57.5m EURO x 0.02  Sub-total J (32-33)  Claims paid in period of 3 financial years  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding brought forward at the end of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Sub-total C (41+42+43-44-45)  Amounts recoverable from reinsurers in respect of claims included in Sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance)  Brought forward amount (See instruction 4)  52  Excess (if any) over 57.5m 33  Sub-total J (32-33)  41  8053  7685  For insurance business accounted for on an underwriting year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance			31		
premiums amount: subtotal I (or adjusted subtotal I) (adjusted sub		v 0 18	32		
total I if appropriate)			32		
Sub-total J (32-33)  Claims paid in period of 3 financial years  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding brought forward at the end of the 3 year period  Claims outstanding brought forward at the end of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Sub-total C (41+42+43-44-45)  Amounts recoverable from reinsurers in respect of claims included in Sub-total C Sub-total D (46-47)  Reinsurance ratio (sub-total D yub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  34  45  46  47  48  48  47  48  49  49  49  49  49  49  49  49  49			33		
Claims paid in period of 3 financial years  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding brought forward at the end of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Sub-total C (41+42+43-44-45)  Amounts recoverable from reinsurers in respect of claims included in Sub-total D (46-47)  Reinsurance artio (sub-total D c or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance)  Provision for claims outstanding (before discounting and of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  58431  85529  58431  85529  58431  85529  58431  85529  58431  85529			34		
Claims outstanding carried forward at the end of the 3 year period  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an and accident year basis  For insurance business accounted for on an and accident year basis  For insurance business accounted for on an and accident year basis  Sub-total C (41+42+43-44-45)  Amounts recoverable from reinsurers in respect of claims included in Sub-total C  Sub-total D (46-47)  Reinsurance ratio (sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  5843  48  58431  85529  48  (16256)  (7372)  48  Claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)		ancial vears		8053	7685
Claims outstanding carried forward at the end of the 3 year period  Claims outstanding carried forward at the end of the 3 year period  Claims outstanding carried for on an accident year basis  Claims outstanding brought forward at the beginning of the 3 year period  Claims outstanding brought forward at the beginning of the 3 year period  Sub-total C (41+42+43-44-45)  Amounts recoverable from reinsurers in respect of claims included in Sub-total C (41+42+43-44-45)  Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  Sub-total D (sub-toward amount (See instruction 4)	у на при на разма и на при на				
For insurance business accounted for on an accident year basis  Claims outstanding brought forward at the beginning of the 3 year period accident year basis  Sub-total C (41+42+43-44-45) For insurance business accounted for on an accident year basis  Sub-total C (41+42+43-44-45) For insurance business accounted for on an accident year basis  Sub-total C (41+42+3-44-45) For insurance business accounted for on an accident year basis  Sub-total C (41-42) For insurance business accounted for on an accident year basis  Sub-total C (41-42) For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounted for on an accident year basis  For insurance business accounting and for insurance business accounted for on an accident year basis  For insurance business accounting and for insurance business accounted for on an accident year basis  For insurance business accounting 45  For insurance business accounting 45  45  46  (16256)  (7372)  47  (16256)  (7372)  48  Reinsurance ratio  (sub-total D/sub-total D x reinsurance ratio)  Forewision for claims outstanding (before discounting and net of reinsurance)  Forewision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Forewision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Forewision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Forewision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		accounted for on an	42	58431	85529
Claims outstanding brought forward at the beginning of the 3 year period  Sub-total C (41+42+43-44-45)  Amounts recoverable from reinsurers in respect of claims included in Sub-total D (46-47)  Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (Sub-total O on an accounted for		For insurance business accounted for on an	43		
period accounted for on an accident year basis  Sub-total C (41+42+43-44-45) 46 (16256) (7372)  Amounts recoverable from reinsurers in respect of claims included in Sub-total C  Sub-total D (46-47) 48  Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  46 (16256) (7372)  47 (16256) (7372)  48 (16256) (7372)  50 (50 (16256) (7372)  51 (16256) (7372)  52 (50 (16256) (7372)  53 (16256) (7372)  54 (16256) (7372)  55 (16256) (7372)  56 (16256) (7372)  57 (16256) (7372)  58 (16256) (7372)  59 (16256) (7372)  50 (16256)	brought forward at the	For insurance business accounted for on an underwriting year basis	44	82740	100586
Sub-total C (41+42+43-44-45)46(16256)(7372)Amounts recoverable from reinsurers in respect of claims included in Sub-total C47(16256)(7372)Sub-total D (46-47)48490.500.50Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)5050Premiums amount (Sub-total J x reinsurance ratio)5051Provision for claims outstanding (before discounting and net of reinsurance)5152Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero525843185529Brought forward amount (See instruction 4)53		accounted for on an	45		
included in Sub-total C  Sub-total D (46-47)  Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  48  49  0.50  50  51  52  58431  85529	Sub-total C (41+42+43-44-4		46	(16256)	(7372)
Sub-total D (46-47)48Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)490.50Premiums amount (Sub-total J x reinsurance ratio)50Provision for claims outstanding (before discounting and net of reinsurance)51Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero525843185529Brought forward amount (See instruction 4)53	Amounts recoverable from re		47	· ·	, ,
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  49  0.50  50  51  51  52  58431  85529			48		
(sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)  Premiums amount (Sub-total J x reinsurance ratio)  Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  0.50  50  51  52  58431  85529	` ,		_		<b>.</b>
Provision for claims outstanding (before discounting and net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  51  52  58431  85529			49	0.50	0.50
net of reinsurance)  Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  51  52  58431  85529  53	,		50		
gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero  Brought forward amount (See instruction 4)  52 58431 85529 58431			51		
Brought forward amount (See instruction 4) 53	Provision for claims outstand gross of reinsurance) if both		52	58431	85529
		See instruction 4)	53		
		,			

Form 12

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

Name of insurer Global business

**Consolidated Adjustments** 

Financial year ended

31st December 2009

	number	GL/UK/CM	day month year	units
R1	2	GL	31 12 2009	£000
			This financial year <b>1</b>	Previous year <b>2</b>
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	(1)	(4412)
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22		300
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	(4)	(3)
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24	(1242)	
beginning of the reference period	For insurance business accounted for on an accident year basis	25	1	
Claims incurred in reference	period (21+22+23-24-25)	26	1236	(4415)
Claims incurred for classes	11, 12 or 13 (included in 26)	27	(16568)	(12482)
Claims incurred for "actuaria in 26)	I health insurance" (included	28		
Sub-total E (26 + ½ 27 - 2/3	3 28)	29	(7047)	(10657)
<b>Sub-total F</b> – Conversion of (multiply by 12 and divide by reference period)		31	(2351)	(3551)
Division of sub-total F	x 0.26	32	(3470)	(1883)
(gross adjusted claims amount)	Excess (if any) over 40.3m EURO x 0.03	33	3744	4639
Sub-total G (32-33)		39	(7214)	(6522)
Claims amount Sub-total G x reinsurance ratio (11.49)		41	(507)	(1351)
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42	(48915)	(36121)
General insurance capital 41 and 42)	requirement (higher of lines	43	(74005)	(62304)

Form 12

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

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2009

	number	GL/UK/CM	day month year	Units
R1	2 21487	GL	31 12 2009	£000
			This financial year <b>1</b>	Previous year <b>2</b>
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	4846314	4922682
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22	150186	85179
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	2098355	2376353
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24	391307	227292
beginning of the reference period	For insurance business accounted for on an accident year basis	25	2248457	2322438
Claims incurred in reference	period (21+22+23-24-25)	26	4455091	4834484
Claims incurred for classes	11, 12 or 13 (included in 26)	27	377362	673909
Claims incurred for "actuaria in 26)	l health insurance" (included	28		
<b>Sub-total E</b> (26 + ½ 27 - 2/3	3 28)	29	4643772	5171439
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	1547924	1723813
Division of sub-total F	x 0.26	32	402460	448191
(gross adjusted claims amount)	Excess (if any) over 40.3m EURO x 0.03	33	45357	50836
Sub-total G (32-33)		39	357103	397355
Claims amount Sub-total G x reinsurance ratio (11.49)		41	357103	397355
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42	335323	372236
General insurance capital 41 and 42)	requirement (higher of lines	43	357103	397355

Form 12

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

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2009

	number	GL/UK/CM	day month year	Units
R1	2 SC2116	GL	31 12 2009	£000
			This financial year <b>1</b>	Previous year <b>2</b>
Reference period (No. of mo	nths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	2543150	2289916
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22	76820	89168
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	1732362	1796204
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24	87400	59772
beginning of the reference period	For insurance business accounted for on an accident year basis	25	1692544	1633999
Claims incurred in reference	period (21+22+23-24-25)	26	2572388	2481517
Claims incurred for classes	11, 12 or 13 (included in 26)	27	835770	1114989
Claims incurred for "actuaria in 26)	I health insurance" (included	28		
Sub-total E (26 + ½ 27 - 2/3	3 28)	29	2990273	3039012
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	996758	1013004
Division of sub-total F	x 0.26	32	259157	263381
(gross adjusted claims amount)	Excess (if any) over 40.3m EURO x 0.03	33	28822	29512
Sub-total G (32-33)		39	230335	233869
Claims amount Sub-total G x reinsurance ratio (11.49)		41	218603	214768
Higher of premiums amount and brought forward amount (11.54)		42	271348	277550
General insurance capital 41 and 42)	requirement (higher of lines	43	271348	277550

Form 12

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

Name of insurer CGU Bonus Limited

Global business

Financial year ended 31st December 2009

number		GL/UK/CM	day month year	Units
R1	2 SC8140	GL	31 12 2009	£000
			This financial year <b>1</b>	Previous year <b>2</b>
Reference period (No. of months) See INSPRU 1.1.63R		11	36	36
Claims paid in reference period		21	233398	312312
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22		
	For insurance business accounted for on an accident year basis	23	110946	191182
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	294023	338195
Claims incurred in reference period (21+22+23-24-25)		26	50321	165299
Claims incurred for classes 11, 12 or 13 (included in 26)		27	(829)	51369
Claims incurred for "actuarial health insurance" (included in 26)		28		
Sub-total E (26 + ½ 27 - 2/3 28)		29	49907	190984
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	16636	63661
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	4325	16552
	Excess (if any) over 40.3m EURO x 0.03	33		1032
Sub-total G (32-33)		39	4325	15520
Claims amount Sub-total G x reinsurance ratio (11.49)		41	3904	15520
Higher of premiums amount and brought forward amount (11.54)		42	19799	35896
General insurance capital requirement (higher of lines 41 and 42)		43	19799	35896

Form 12

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

Name of insurer CGU Underwriting Limited

Global business

Financial year ended 31st December 2009

number		GL/UK/CM	day month year	Units
R1	2 94405	GL	31 12 2009	£000
			This financial year  1	Previous year <b>2</b>
Reference period (No. of months) See INSPRU 1.1.63R		11	36	36
Claims paid in reference period		21	471797	490166
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22		
	For insurance business accounted for on an accident year basis	23	85627	80652
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	128796	142696
Claims incurred in reference period (21+22+23-24-25)		26	428628	428122
Claims incurred for classes 11, 12 or 13 (included in 26)		27		
Claims incurred for "actuarial health insurance" (included in 26)		28		
Sub-total E (26 + ½ 27 - 2/3 28)		29	428628	428122
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	142876	142707
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	37148	37104
	Excess (if any) over 40.3m EURO x 0.03	33	3206	3403
<b>Sub-total G</b> (32-33)		39	33942	33701
Claims amount Sub-total G x reinsurance ratio (11.49)		41	31990	30839
Higher of <b>premiums amount</b> and <b>brought forward</b> amount (11.54)		42	38916	38916
General insurance capital requirement (higher of lines 41 and 42)		43	38916	38916

Form 12

Calculation of general insurance capital requirement - claims amount and result

Name of insurer Hamilton Insurance Company Limited

Global business

Financial year ended 31st December 2009

	number	GL/UK/CM	day month year	Units
R1	2 1655888	GL	31 12 2009	£000
			This financial year  1	Previous year <b>2</b>
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	139640	205160
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22		
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	17719	29986
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24		
beginning of the reference period	For insurance business accounted for on an accident year basis	25	40054	42071
Claims incurred in reference	period (21+22+23-24-25)	26	117305	193075
Claims incurred for classes	11, 12 or 13 (included in 26)	27		
Claims incurred for "actuaria in 26)	l health insurance" (included	28		
Sub-total E (26 + ½ 27 - 2/3	3 28)	29	117305	193075
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	39102	64358
Division of sub-total F	x 0.26	32	10166	16733
(gross adjusted claims amount)	Excess (if any) over 40.3m EURO x 0.03	33	93	1053
Sub-total G (32-33)		39	10073	15680
Claims amount Sub-total G x reinsurance ratio (11.49)		41	5037	11696
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42	10253	10954
General insurance capital requirement (higher of lines 41 and 42)		43	10253	11696

Form 12

Calculation of general insurance capital requirement - claims amount and result

Name of insurer The Ocean Marine Insurance Company Limited

Global business

Financial year ended 31st December 2009

	number	GL/UK/CM	day month year	Units
R1	2 27204	GL	31 12 2009	£000
			This financial year <b>1</b>	Previous year <b>2</b>
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	54385	67923
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22	405874	558631
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23		
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24	461244	559394
beginning of the reference period	For insurance business accounted for on an accident year basis	25		
Claims incurred in reference	period (21+22+23-24-25)	26	(985)	67160
Claims incurred for classes 11, 12 or 13 (included in 26)		27	2708	88456
Claims incurred for "actuaria in 26)	l health insurance" (included	28		
Sub-total E (26 + ½ 27 - 2/3	3 28)	29	369	111388
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	123	37129
Division of sub-total F	x 0.26	32	32	9654
(gross adjusted claims amount)	Excess (if any) over 40.3m EURO x 0.03	33		236
Sub-total G (32-33)		39	32	9418
Claims amount Sub-total G x reinsurance ratio (11.49)		41	16	4709
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42	5446	7496
General insurance capital requirement (higher of lines 41 and 42)		43	5446	7496

Form 12

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

Name of insurer RAC Insurance Limited

Global business

Financial year ended 31st December 2009

	Company registration number	GL/UK/CM	day month year	Units
R1	2 2355834	GL	31 12 2009	£000
			This financial year	Previous year <b>2</b>
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	3	6 36
Claims paid in reference per	iod	21	3760	9 32951
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22		
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	182	5 5395
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24		
beginning of the reference period	For insurance business accounted for on an accident year basis	25	26	9 377
Claims incurred in reference	period (21+22+23-24-25)	26	3916	37969
Claims incurred for classes	11, 12 or 13 (included in 26)	27		
Claims incurred for "actuaria in 26)	l health insurance" (included	28		
Sub-total E (26 + ½ 27 - 2/3	3 28)	29	3916	37969
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	1305	5 12656
Division of sub-total F	x 0.26	32	339	3291
(gross adjusted claims amount)	Excess (if any) over 40.3m EURO x 0.03	33		
Sub-total G (32-33)		39	339	3291
Claims amount Sub-total G	x reinsurance ratio (11.49)	41	339	2934
Higher of premiums amount amount (11.54)	nt and brought forward	42	8	4 2612
General insurance capital 41 and 42)	requirement (higher of lines	43	339	2934

Form 12

Calculation of general insurance capital requirement - claims amount and result

Name of insurer Scottish Boiler & General Insurance Company Limited

Global business

Financial year ended 31st December 2009

	Company registration number	GL/UK/CM	day mo	nth year	Units
R1	2 1054	GL	31 12	2009	£000
				ncial year <b>1</b>	Previous year <b>2</b>
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11		36	36
Claims paid in reference per	iod	21		4517	12923
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22			
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23		78	733
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24			
beginning of the reference period	For insurance business accounted for on an accident year basis	25		3708	5031
Claims incurred in reference	period (21+22+23-24-25)	26		887	8625
Claims incurred for classes	11, 12 or 13 (included in 26)	27			
Claims incurred for "actuaria in 26)	I health insurance" (included	28			
Sub-total E (26 + ½ 27 - 2/3	3 28)	29		887	8625
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31		296	2875
Division of sub-total F	x 0.26	32		77	748
(gross adjusted claims amount)	Excess (if any) over 40.3m EURO x 0.03	33			
Sub-total G (32-33)		39		77	748
Claims amount Sub-total G	x reinsurance ratio (11.49)	41		77	747
Higher of premiums amour amount (11.54)	nt and brought forward	42		84	821
General insurance capital 41 and 42)	requirement (higher of lines	43		84	821

Form 12

Calculation of general insurance capital requirement – claims amount and result

Name of insurer The World Auxiliary Insurance Corporation Limited

Global business

Financial year ended 31st December 2009

	number	GL/UK/CM	day month year	Units
R1	2 158900	GL	31 12 2009	£000
			This financial year <b>1</b>	Previous year <b>2</b>
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	8053	7685
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22	58431	85529
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23		
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24	82740	100586
beginning of the reference period	For insurance business accounted for on an accident year basis	25		
Claims incurred in reference	period (21+22+23-24-25)	26	(16256)	(7372)
Claims incurred for classes	11, 12 or 13 (included in 26)	27	(33482)	(7372)
Claims incurred for "actuaria in 26)	l health insurance" (included	28		
Sub-total E (26 + ½ 27 - 2/3	3 28)	29	(32997)	(11058)
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	(10999)	(3686)
Division of sub-total F	x 0.26	32		
(gross adjusted claims amount)	Excess (if any) over 40.3m EURO x 0.03	33		
Sub-total G (32-33)		39		
Claims amount Sub-total G x reinsurance ratio (11.49)		41		
Higher of premiums amount and brought forward amount (11.54)		42		
General insurance capital requirement (higher of lines 41 and 42)		43		

# **Supplementary Notes to the Return**

#### **Aviva International Insurance Limited**

# Financial year ended 31 December 2009

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

	2009 £000	2008 £000
Total admissible assets (Form 13, line 89)	11,448,940	10,790,447
Total liabilities (Form 15, line 69)	(8,080,691)	(9,115,000)
Net admissible assets	3,368,249	1,675,447
Add back capital requirement of regulated related undertakings	5,515,400	6,931,478
	8,883,649	8,606,925
Total capital resources after deductions (Form 3, line 79)	8,883,649	8,606,925

#### \*0310\* VALUATION DIFFERENCES

At 31 December 2009, line 35 was £284.9m which relates to the equalisation provision.

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

	2009 £000	2008 £000
Opening Profit and loss account and other reserves (Form 3, line 12) Closing Profit and loss account and	(5,601,680)	(8,969,314)
other reserves (Form 3, line 12)	7,453,570	5,601,680
Movement in profit & loss account and other reserves (Form 3, line 12)	1,851,890	(3,367,634)
Add: Movement on equalisation provision	23,300	26,400
Add: FV losses on investment in subsidiaries	629,307	3,947,534
Less: Transfer of capital to reserves	(1,000,000)	-
Profit for the year (Form 16, line 49)	1,504,497	606,300
Dividends for the year (Form 16 line 51)		(1,050,000)
Losses retained for the financial year (Form 16, line 59)	1,504,497	(443,700)

### \*1104\* DISCOUNTING

Form 11, line 51 provisions for claims outstanding are not discounted.

#### Supplementary Notes to the Return

#### **Aviva International Insurance Limited**

#### Financial year ended 31 December 2009

# \*1301\* AGGREGATE VALUE OF UNLISTED INVESTMENTS AND CERTAIN OTHER SECURITIES At 31 December 2009, the aggregate values of the following types of investments held by the Group were:

1. Unlisted investments, comprising debt and equity securities £12.7m (2008 £44.5m)

2. Listed investments which are not readily realisable £nil (2008 £nil)

3. Holdings in non-authorised collective investment schemes4. Reversionary interests or remainders in property other than

land and buildings £nil (2008 £nil)

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

At 31 December 2009, the Group held £nil (2008 £nil) in hybrid securities.

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

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

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

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

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

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

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

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

#### \*1306\* LARGE COUNTERPARTY EXPOSURE

Appendix 9.1 of IPRU (INS) requires disclosure by an insurer of counterparty exposures, subject to any of the limits in INSPRU 2.1.22R(3), in excess of the sum of 20,000 Euro and 5% of its general insurance liabilities net of reinsurance ceded. For 2009, this figure is £352m. The following table sets out counterparty exposures in excess of this limit, by reference to total assets of all companies within the AII Group

# **Supplementary Notes to the Return**

# **Aviva International Insurance Limited**

# Financial year ended 31 December 2009

Counterparty	Exposure in excess of	Principal nature of assets
	limit specified (£m)	giving rise to exposure
European Investment Bank	967	Fixed interest securities
Rabobank Nederland NV	921	Fixed interest securities
Federal Home Loan Mortgage		
Corp	868	Asset-backed securities
Dexia SA	839	Fixed interest securities
Caisses d'Epargne Participations	820	Fixed interest securities
Federal National Mortgage		
Association	767	Asset-backed securities
		Fixed interest securities
UniCredit SpA	756	and equity securities
Caja De Ahorros De Valencia		Fixed interest securities
Castellon y Alicante	674	and money market deposits
Societe Generale	637	Fixed interest securities
BNP Paribas	595	Fixed interest securities
Caisse d'Amortissement de la		
Dette Sociale	555	Fixed interest securities
Banco Santander SA	445	Fixed interest securities
General Electric Company	410	Fixed interest securities
Groupe BPCE SA	405	Fixed interest securities
Caisse Refinancement de l'Habitat	366	Fixed interest securities
Calcoo Homianoomoni do Hidohat		Fixed interest securities
Citigroup Inc	342	and money market deposits
HSBC Holdings plc	287	Fixed interest securities
Kreditanstalt Fur Wiederaufbau	262	Fixed interest securities
Troditariotale Far Wiodordanoad	202	Fixed interest securities
Lloyds Banking Group plc	249	and money market deposits
Bank of America Corp	248	Fixed interest securities
Barne or 7 unioned Gorp	2.0	Fixed interest securities
Groupe Credit Mutuel	230	and money market deposits
Reseau Ferre de France	209	Fixed interest securities
Canada Mortgage & Housing	200	1 ixed interest decarting
Corporation	135	Fixed interest securities
Bank Nederlandse Gemeenten	120	Fixed interest securities
SAS Rue la Boetie	115	Fixed interest securities
JPMorgan Chase & Corporation	95	Fixed interest securities
Unione di Banche Italiane ScpA	90	Equity securities
Smorte di Bartorio Italiano GopA	30	Fixed interest securities
Credit Suisse Group AG	84	and money market deposits
Orbait Odioog Orbap AG	04	Fixed interest securities
Barclays Plc	65	and money market deposits
The Governor & Company of the	03	Fixed interest securities
Bank of Ireland	60	and money market deposits
Deutsche Bahn AG	58	Fixed interest securities
HSH Nordbank AG	57	Fixed interest securities
Axa SA	38	Fixed interest securities
Royal Bank of Scotland Group plc	36	Fixed interest securities  Fixed interest securities
AyT Cedulas Cajas Global	31	Asset-backed securities
GDF SUEZ	30	Fixed interest securities
ING Groep NV	30	Fixed interest securities
UBS AG	24	Fixed interest securities

#### **Supplementary Notes to the Return**

#### **Aviva International Insurance Limited**

#### Financial year ended 31 December 2009

#### \*1307\* SECURED EXPOSURES

At 31 December 2009, there was an on loan position of £223.9m (2008 £229.2m) collateralised by a value of £230.5m (2008 £261.2m).

#### \*1315\* OTHER ASSETS

At 31 December 2009, other assets were £142.0m which represent net current tax assets.

# \*1501\* PROVISION FOR REASONABLY FORESEEABLE ADVERSE VARIATIONS

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

#### \*1502\* CONTINGENT LIABILITIES

- (a) There are a number of charges registered against Aviva International Insurance Limited ("AII") and against companies within the AII Group at Companies House. These charges relate to letters of credit, banking facilities, reinsurance recoveries and other arrangements incurred in the ordinary course of business. The likelihood of any of these charges being called on is considered to be remote.
- (b) At 31 December 2009, the Group had no potential capital gains tax liability.
- (c) In the course of conducting insurance business, various companies within the AII Group receive general insurance liability claims, and become involved in actual or threatened litigation arising there from, including claims in respect of pollution and other environmental hazards. Amongst these are claims in respect of asbestos production and handling in various jurisdictions, including the UK, Australia and Canada. Given the significant delays that are experienced in the notification of these claims, the potential number of incidents which they cover and the uncertainties associated with establishing liability and the availability of reinsurance, the ultimate cost cannot be determined with certainty. However, the Group's exposure to such liabilities is not significant and, on the basis of current information and having regard to the level of provisions made for general insurance claims, the Directors consider that any costs arising are not likely to have a material impact on the financial position of the Group.

#### Supplementary Notes to the Return

#### **Aviva International Insurance Limited**

#### Financial year ended 31 December 2009

#### \*1502\* CONTINGENT LIABILITIES cont

- (d) The Company has guaranteed the payment of the principal, and interest thereon, of the following bonds issued by its ultimate parent company, Aviva plc:
- 9.5% guaranteed bonds 2016, £200m

The Company has also guaranteed the commercial paper programme under which the maximum liability is £2,000m and the amount outstanding at 31 December 2009 was £483m.

The Company also acts as guarantor for the related committed borrowing facilities of Aviva plc, under which the maximum liability is £2,110m and the amount outstanding at 31 December 2009 was £nil. The amount of £2,110m is jointly guaranteed by Aviva Insurance Limited.

The Company has provided indemnities, totalling £507m to various banks as back up for letters of credit for facilities made available to other group companies. The Company also acts as guarantor in respect of earn-out payments connected to their Spanish joint ventures and reserving in connection with the sale of Aviva Courtage to Groupama. These have been estimated to total £558m at 31 December 2009.

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

The Company has guaranteed to discharge all general insurance liabilities to policyholders of those companies whose licences were revoked during the previous year, as listed in note 0112.

(e) There are no fundamental uncertainties.

#### \*1507\* OTHER ADJUSTMENTS

At 31 December 2009, other adjustments comprised of claims equalisation provision of £284.9m.

#### \*1601\* EXCHANGE RATES

Assets and liabilities are converted into sterling at rates of exchange ruling at 31 December 2009. Revenue transactions denominated in foreign currencies are translated at the exchange rate at the date of the transaction.

2000

2000

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

Other income and charges comprises:

	2009	2000	
	£000	£000	
General Corporate Costs	(90,400)	(152,189)	
Profit on sale of subsidiaries	545,570	-	
Restructuring costs	(42,700)	(51,800)	
(Impairment)/Reversal of Impairment of investment in	-	(55,000)	
subsidiaries			
Total (Form 16 Line 21)	412,470	(258,989)	

#### Supplementary Notes to the Return

#### **Aviva International Insurance Limited**

#### Financial year ended 31 December 2009

#### \*20A\* GENERAL INSURANCE BUSINESS - SUMMARY OF BUSINESS CARRIED ON

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

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

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

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

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

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

#### \*20Af\* Analyses of Mixed Risk Categories

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

	Gross premium	Provision for undiscounted gross claims		Provision for gross unearned
Groups of classes	written	Reported	IBNR	premium
	£000	£000	£000	£000
TRAVEL				
Accident and Health	5,245	2,855	519	22
Fire and other damage to property	954	519	94	4
Classes 16, 17 and 18 combined	3,337	1,817	331	14
Total	9,536	5,191	944	40
MIXED COMMERCIAL PACKAGE				
Fire and other damage to property	1,380	68	1	1,188
Motor	920	45	1	793
Liability	614	30		528
Classes 16, 17 and 18 combined	153	8		132
·				
Total	3,067	151	2	2,641

#### **Supplementary Notes to the Return**

#### **Aviva International Insurance Limited**

#### Financial year ended 31 December 2009

\*20Ag\* Home Foreign and Overseas Business

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

\*20Aj\* Unused Authorisation Classes

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

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

#### INTRA-GROUP REINSURANCE CONTRACTS

Material intra-group reinsurance contracts in 2009 are summarised below:-

Ceded by	Reinsured by	Relationship	Reinsurance premiums £'m	Result ceded £'m
Aviva Insurance UK Limited	Aviva International Insurance Limited	Subsidiary/ parent	901	(99) loss
London and Edinburgh Insurance Company Limited	Aviva International Insurance Limited	Subsidiary/ parent	64	(6) loss
Gresham Insurance Company Limited	Aviva International Insurance Limited	Subsidiary/ parent	229	(31) loss
Aviva International Insurance Limited	Aviva Re Ltd	Fellow subsidiaries of Aviva plc	7	7 profit

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

#### **EXPENSES**

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

	£m
CGU Bonus Limited	2
Aviva Insurance Limited	194
Aviva International Insurance Limited	3

Returns under the Accounts and Statements Rules **Supplementary Notes to the Return** 

#### **Aviva International Insurance Limited**

#### Financial year ended 31 December 2009

#### CAPITAL AND OTHER FUNDING

The following material transactions took place during 2009:-

Received By	Paid By	Relationship	Amount £m	Transaction
Aviva Insurance Ltd	Aviva Credit Services UK Ltd	Parent/Subsidiary	5	Dividend
Aviva Insurance Ltd	Timberlaine Properties	Parent/Subsidiary	4	Dividend
Aviva International Insurance Ltd	Aviva Consumer Products UK Ltd	Parent/Subsidiary	25	Dividend
Aviva International Insurance Ltd	Hamilton Insurance Company Ltd	Parent/Subsidiary	5	Dividend
Aviva International Insurance Ltd	The World Auxiliary Ins Corp Ltd	Parent/Subsidiary	10	Dividend
Aviva International Insurance Ltd	Poland Life	Parent/Subsidiary	88	Dividend
Aviva International Insurance Ltd	Poland Pensions	Parent/Subsidiary	14	Dividend
Aviva International Insurance Ltd	Singapore Life	Parent/Subsidiary	1	Dividend
Aviva International Insurance Ltd	The Northern Insurance Company Ltd	Parent/Subsidiary	12	Dividend
Aviva International Insurance Ltd	Aviva Insurance Ltd	Parent/Subsidiary	900	Dividend
Aviva Insurance Ltd	Aviva International Holdings Ltd	Parent/Subsidiary	900	Dividend

#### TRANSFER OF COMPANIES

On 23<sup>rd</sup> December 2009, the Company transferred the entire issued share capitals of Hamilton Insurance Company Limited and CGU Underwriting Limited, regulated UK general insurance companies, to a subsidiary company, Aviva Insurance UK Limited, at fair value. It also transferred the entire issued share capitals of The Ocean Marine Insurance Company Limited and The World Auxiliary Insurance Corporation Limited, both regulated UK general insurance companies, to Aviva Insurance Limited, at fair value.

On the same date, Aviva Insurance Limited then transferred the entire issued share capitals of CGU Bonus Limited, Scottish Boiler and General Insurance Company Limited, The Ocean Marine Insurance Company Limited and The World Auxiliary Insurance Corporation Limited, all regulated UK general insurance companies, to Aviva Insurance UK Limited, at fair value.

#### Supplementary Notes to the Return

#### **Aviva International Insurance Limited**

#### Financial year ended 31 December 2009

#### \*2008\* Accounting For Certain London Insurance Market Business

Following the Company's withdrawal from the London insurance market, certain ceded business is accounted for one quarter in arrears, based upon bordereau statements. This business represents £868,778k of undiscounted gross claims on Form 20A, all of which are 100% reinsured.

#### \*2102\* Unearned Premiums

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

#### \*2202\* \*2404\* Claims Management Costs

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

#### \*2204\* \*2406\* Acquisition Costs

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

#### \*2205\* \*2502\* Unexpired Risks

Provision is made for unexpired risks when, after taking account of an element of attributable investment income, if necessary, it is anticipated that unearned premiums will be insufficient to cover future claims and expenses on existing contracts. In 2009, £1,120k of investment income has needed to be taken into account in reporting category 180 (2008 - £nil).

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

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

#### Supplementary Notes to the Return

#### **Aviva International Insurance Limited**

#### Financial year ended 31 December 2009

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

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

#### \*3001\* \*3003\* Discounting

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

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

In addition, for the first time in 2009, an adjustment for discounting has been made in the following categories in respect of structured settlements: Personal Motor (120), Commercial Motor (220) and Employer's Liability (271). The Company has entered into an arrangement with Aviva Life Re Limited, a fellow Group company, for the reinsurance of 100% of its obligations in respect of structured settlements.

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

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

#### \*3701\* Equalisation provisions

Consistent with the other forms included within Appendix 9.2, the calculation of the claims equalisation provision of £320.8m shown in line 28 of Form 37 has been on a consolidated basis. The claims equalisation provision of £284.9m included in line 15 Form 15 differs from this amount as it has been calculated as an aggregation of the claims equalisation provision of the companies within this return rather than on a consolidated basis. The claims equalisation provision on an aggregation basis has been adopted to reflect the actual aggregated liabilities of the underlying companies and is consistent with the treatment of tax for claims equalisation provision.

Explanation of the movement on equalisation provision of £23.3m shown in supplementary note 0313 compared with the transfer in/(out) for the financial year included in line 29 of Form 37 is noted above.

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

#### **Aviva International Insurance Limited**

#### Financial Year ended 31st December 2009

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

- (a) The investment guidelines operated by the Company during 2009 for the use of derivative contracts were as follows:
  - (i) Futures

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

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

#### (ii) Options

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

- (iii) Swaps
- Except for foreign exchange swaps (referred to under futures), swaps may only be undertaken following the prior approval of the Group Derivatives Committee. Their use is limited to balance sheet risk reduction.
- (b) During the financial year the Company had agreed to acquire or dispose of assets under derivative contracts. The impact of derivatives in changing exposures was greatest in the latter part of August. Cross currency swaps with a nominal value of £807m were in place, together with forward foreign exchange transactions (£1,310m nominal value), equity put options (£3,676m gross amount) and currency options (£357m nominal).
- (c) A limited number of foreign exchange forward contracts were entered into over the year, for hedging intra group remittances and proceeds from the sale of a group subsidiary.
  - Equity put options and currency options were transacted in order to hedge the solvency surplus.
- (d) All derivative contracts entered into during the financial year fell within rule INSPRU 3.2.5R.
- (e) During the year, EUR 65m of premiums were received in respect of sold options.

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

#### **Aviva International Insurance Limited**

#### Financial year ended 31 December 2009

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

At 31 December 2009, Aviva plc held all the issued shares in Aviva Group Holdings Limited, and Aviva Group Holdings Limited in the Company.

During the year the Company was a controller of the following companies included in this return. At 31 December 2009 the Company held, either directly or indirectly, all the issued shares in and was entitled to exercise all the voting power at any general meeting of each company:

Aviva Insurance Limited
CGU Underwriting Limited
The Ocean Marine Insurance Company Limited
Hamilton Insurance Company Limited
The World Auxiliary Insurance Corporation Limited
RAC Insurance Limited

During the year Aviva Insurance Limited was a controller of the following companies included in this return. At 31 December 2009 the Company held, either directly or indirectly, all the issued shares in and was entitled to exercise all the voting power at any general meeting of each company:

CGU Bonus Limited Scottish Boiler and General Insurance Company Limited