

# Aviva Insurance Limited

## Annual FSA Insurance Returns for the year ended 31st December 2011



(Appendices 9.1, 9.2, 9.5, 9.6)

# Aviva Insurance Limited

Year ended 31st December 2011

## Contents

	Page
<b>Appendix 9.1</b>	
Form 1 Statement of solvency – general insurance business	1
Covering sheet to Form 1	2
Form 3 Components of capital resources	3
Form 11 Calculation of general insurance capital requirement - premiums amount and brought forward amount	6
Form 12 Calculation of general insurance capital requirement - claims amount and result	7
Form 13 Analysis of admissible assets	8
Form 15 Liabilities (other than long-term insurance business)	11
Form 16 Profit and loss account (non-technical account)	12
Form 17 Analysis of derivative contracts	13
<b>Appendix 9.2</b>	
Form 20A General insurance business - summary of business carried on	14
Form 20 General insurance business: Technical account (excluding equalisation provisions)	17
Form 21 General insurance business (accident year accounting): Analysis of premiums	30
Form 22 General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions	43
Form 23 General insurance business (accident year accounting): Analysis of net claims and premiums	56
Form 24 General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses	69
Form 25 General insurance business (underwriting year accounting): Analysis of technical provisions	76
Form 26 General insurance business (accident year accounting): Analysis of net claims and premiums by risk category for treaty reinsurance	84
Form 27 General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for treaty reinsurance	85
Form 30 General insurance business: Expected income and yield from admissible assets covering discounted provisions	86
Form 31 General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance	88
Form 32 General insurance business (accident year accounting): Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance	104
Form 37 Equalisation provisions	109
Form 38 Equalisation provisions technical account: Accident year accounting	110
Notes to the Return	111
Additional information on Major Treaty Reinsurers, Major Facultative Reinsurers and Major Cedants	123
Additional information on Derivative Contracts	129

# Aviva Insurance Limited

Year ended 31st December 2011

## Contents

Additional information on Controllers	Page 130
<b>Appendix 9.5</b> General Insurance Business Additional Information on Business Ceded	131
<b>Appendix 9.6</b> Certificate by Directors	143
Report of the Auditors	144

## Statement of solvency - general insurance business

Form 1

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

Adjusted solo solvency calculation

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	<b>R1</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2011</b>	<b>£000</b>
				As at end of this financial year		As at end of the previous year	
				<b>1</b>		<b>2</b>	

**Capital resources**

Capital resources arising outside the long-term insurance fund	<b>11</b>	7721827	9233298
Capital resources allocated towards long-term insurance business arising outside the long-term insurance fund	<b>12</b>		
Capital resources available to cover general insurance business capital resources requirement (11-12)	<b>13</b>	7721827	9233298

**Guarantee fund**

Guarantee fund requirement	<b>21</b>	5320187	5940653
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	2401640	3292645

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	782246	261802
Base capital resources requirement	<b>33</b>	3056	3040
Individual minimum capital requirement	<b>34</b>	782246	261802
Capital requirements of regulated related undertakings	<b>35</b>	5059438	5853386
Minimum capital requirement (34+35)	<b>36</b>	5841684	6115188
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	4800985	6175704
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	3340564	4646907

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	5841684	6115188
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	1880143	3118110

**Contingent liabilities**

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

**Form 1**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

..... **Andrew Moss** **Chief Executive**

..... **Patrick Regan** **Director**

..... **Clifford Abrahams** **Director**

## Components of capital resources

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

Global business

Financial year ended **31st December 2011**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R3	2116	GL	31	12	2011	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year			
	1	2	3	4			

**Core tier one capital**

Permanent share capital	11	7666000		7666000	7638000
Profit and loss account and other reserves	12	6953000		6953000	7494000
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16	(560400)		(560400)	(647800)
Core tier one capital (sum of 11 to 16)	19	14058600		14058600	14484200

**Tier one waivers**

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

**Other tier one capital**

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

<b>Total tier one capital before deductions</b> (19+24+25+26+27+28)	31	14058600		14058600	14484200
Investments in own shares	32				
Intangible assets	33	7700		7700	
Amounts deducted from technical provisions for discounting	34	287863		287863	75300
Other negative valuation differences	35	142197		142197	136071
Deductions in related undertakings	36	1463025		1463025	4554948
Deductions from tier one (32 to 36)	37	1900785		1900785	4766319
<b>Total tier one capital after deductions</b> (31-37)	39	12157815		12157815	9717881

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

Global business

Financial year ended **31st December 2011**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	<b>R3</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2011</b>	<b>£000</b>
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year			
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>			

**Tier two capital**

Implicit items, (tier two waivers and amounts excluded from line 22)	<b>41</b>				
Perpetual non-cumulative preference shares excluded from line 25	<b>42</b>				
Innovative tier one capital excluded from line 27	<b>43</b>				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	<b>44</b>				
Perpetual cumulative preference shares	<b>45</b>				
Perpetual subordinated debt and securities	<b>46</b>				
Upper tier two capital in related undertakings	<b>47</b>	76600		76600	102700
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>	76600		76600	102700

Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>	197961		197961	285700
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>	197961		197961	285700

<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>	274561		274561	388400
Excess tier two capital	<b>62</b>				
Further excess lower tier two capital	<b>63</b>				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>	274561		274561	388400

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

Global business

Financial year ended **31st December 2011**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	<b>R3</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2011</b>	<b>£000</b>
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year			
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>			

**Total capital resources**

Positive adjustments for regulated non-insurance related undertakings	<b>71</b>						
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	12432376		12432376		10106281	
Inadmissible assets other than intangibles and own shares	<b>73</b>	121382		121382		253172	
Assets in excess of market risk and counterparty limits	<b>74</b>	4589167		4589167		619811	
Deductions for related ancillary services undertakings	<b>75</b>						
Deductions for regulated non-insurance related undertakings	<b>76</b>						
Deductions of ineligible surplus capital	<b>77</b>						
<b>Total capital resources after deductions (72-73-74-75-76-77)</b>	<b>79</b>	7721827		7721827		9233298	

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

Available capital resources for guarantee fund requirement	<b>81</b>	7721827		7721827		9233298	
Available capital resources for 50% MCR requirement	<b>82</b>	7721827		7721827		9233298	
Available capital resources for 75% MCR requirement	<b>83</b>	7721827		7721827		9233298	

**Financial engineering adjustments**

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



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

Form 11

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

General insurance business

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R11	2116	GL	31	12	2011	£000
				This financial year		Previous year	
				1		2	
Gross premiums written			11	4835109		4428594	
Premiums taxes and levies (included in line 11)			12	24300		19477	
Premiums written net of taxes and levies (11-12)			13	4810809		4409117	
Premiums for classes 11, 12 or 13 (included in line 13)			14	417822		400254	
Premiums for "actuarial health insurance" (included in line 13)			15				
<b>Sub-total A</b> (13 + 1/2 14 - 2/3 15)			16	5019720		4609244	
Gross premiums earned			21	4770121		4447592	
Premium taxes and levies (included in line 21)			22	24300		19477	
Premiums earned net of taxes and levies (21-22)			23	4745821		4428115	
Premiums for classes 11, 12 or 13 (included in line 23)			24	424303		386254	
Premiums for "actuarial health insurance" (included in line 23)			25				
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)			26	4957973		4621242	
<b>Sub-total I</b> (higher of sub-total A and sub-total H)			30	5019720		4621242	
<b>Adjusted sub-total I</b> if financial year is not a 12 month period to produce an annual figure			31				
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18		32	903550		831824	
	Excess (if any) over 57.5M EURO x 0.02		33	99390		91426	
<b>Sub-total J</b> (32-33)			34	804160		740398	
Claims paid in period of 3 financial years			41	9588776		10787274	
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis		42	165410		180210	
	For insurance business accounted for on an accident year basis		43	4966002		5000049	
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis		44	241265		290329	
	For insurance business accounted for on an accident year basis		45	5479022		5431043	
<b>Sub-total C</b> (41+42+43-44-45)			46	8999901		10246161	
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			47	484117		582649	
<b>Sub-total D</b> (46-47)			48	8515784		9663512	
<b>Reinsurance ratio</b> (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)			49	0.95		0.94	
<b>Premiums amount</b> (Sub-total J x reinsurance ratio)			50	760903		698295	
Provisions for claims outstanding (before discounting and net of reinsurance)			51	4452647		4541475	
Provisions for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero			52				
Brought forward amount (see instruction 4)			53	782246		261802	
Greater of lines 50 and 53			54	782246		698295	

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

Form 12

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

General insurance business

		Company registration number	GL/UK/CM	Period ended			units	
		R12	2116	GL	31	12	2011	£000
				This financial year		Previous year		
				1		2		
Reference period (No. of months) See <i>INSPRU</i> 1.1.63R		11			36		36	
Claims paid in reference period		21			9588776		10787274	
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22			165410		180210	
	For insurance business accounted for on an accident year basis	23			4966002		5000049	
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24			241265		290329	
	For insurance business accounted for on an accident year basis	25			5479022		5431043	
Claims incurred in reference period (21+22+23-24-25)		26			8999901		10246161	
Claims incurred for classes 11, 12 or 13 (included in 26)		27			671206		1548690	
Claims incurred for "actuarial health insurance" (included in 26)		28						
<b>Sub-total E</b> (26 + 1/2 27 - 2/3 28)		29			9335504		11020506	
<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			3111835		3673502	
Division of sub-total F (gross adjusted claims amount)	X 0.26	32			809077		955111	
	Excess (if any) over 40.3M EURO x 0.03	33			92299		109155	
<b>Sub-total G</b> (32 - 33)		39			716778		845956	
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41			678222		797851	
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42			782246		698295	
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43			782246		797851	

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

Global business

Financial year ended **31st December 2011**Category of assets **Total other than Long-term insurance business assets**

	Company registration number	GL/UK/CM	Period ended			units	Category of assets	
			day	month	year			
	<b>R13</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2011</b>	<b>£000</b>	<b>1</b>
							As at end of this financial year	As at end of the previous year
							<b>1</b>	<b>2</b>
Land and buildings				<b>11</b>		11900		1700

**Investments in group undertakings and participating interests**

UK insurance dependants	shares	<b>21</b>	127432	724800
	debts and loans	<b>22</b>		
Other insurance dependants	shares	<b>23</b>	1388564	3819200
	debts and loans	<b>24</b>		
Non-insurance dependants	shares	<b>25</b>		
	debts and loans	<b>26</b>	1300000	1300000
Other group undertakings	shares	<b>27</b>		
	debts and loans	<b>28</b>	1347597	
Participating interests	shares	<b>29</b>		
	debts and loans	<b>30</b>		

**Other financial investments**

Equity shares	<b>41</b>	1000	2948	
Other shares and other variable yield participations	<b>42</b>			
Holdings in collective investment schemes	<b>43</b>	12500		
Rights under derivative contracts	<b>44</b>	287534	18500	
Fixed interest securities	Approved	<b>45</b>	544164	179330
	Other	<b>46</b>	2048447	213900
Variable interest securities	Approved	<b>47</b>		
	Other	<b>48</b>	5581	
Participation in investment pools	<b>49</b>			
Loans secured by mortgages	<b>50</b>	354218		
Loans to public or local authorities and nationalised industries or undertakings	<b>51</b>			
Loans secured by policies of insurance issued by the company	<b>52</b>			
Other loans	<b>53</b>	355182		
Bank and approved credit & financial institution deposits	One month or less withdrawal	<b>54</b>	217605	108700
	More than one month withdrawal	<b>55</b>	562620	62100
Other financial investments	<b>56</b>			

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

Global business

Financial year ended **31st December 2011**Category of assets **Total other than Long-term insurance business assets**

	Company registration number	GL/UK/CM	Period ended			units	Category of assets	
			day	month	year			
	<b>R13</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2011</b>	<b>£000</b>	<b>1</b>
							As at end of this financial year	As at end of the previous year
							<b>1</b>	<b>2</b>
Deposits with ceding undertakings				<b>57</b>				
Assets held to match linked liabilities		Index linked		<b>58</b>				
		Property linked		<b>59</b>				

**Reinsurers' share of technical provisions**

Provision for unearned premiums	<b>60</b>	67844	94500
Claims outstanding	<b>61</b>	678766	121000
Provision for unexpired risks	<b>62</b>		
Other	<b>63</b>		

**Debtors and salvage**

Direct insurance business	Policyholders	<b>71</b>	506100	
	Intermediaries	<b>72</b>	560700	415667
Salvage and subrogation recoveries		<b>73</b>		
Reinsurance	Accepted	<b>74</b>	67280	24400
	Ceded	<b>75</b>		
Dependants	due in 12 months or less	<b>76</b>	1439400	2865800
	due in more than 12 months	<b>77</b>		
Other	due in 12 months or less	<b>78</b>	76300	830
	due in more than 12 months	<b>79</b>		

**Other assets**

Tangible assets	<b>80</b>		
Deposits not subject to time restriction on withdrawal with approved institutions	<b>81</b>	346040	5620
Cash in hand	<b>82</b>		
Other assets (particulars to be specified by way of supplementary note)	<b>83</b>	104000	65400
Accrued interest and rent	<b>84</b>	58810	7440
Deferred acquisition costs (general business only)	<b>85</b>	546594	309800
Other prepayments and accrued income	<b>86</b>	48265	16000

Deductions from the aggregate value of assets	<b>87</b>	801821	3915082
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Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	<b>89</b>	12262622	6442553
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**Analysis of admissible assets****Form 13  
(Sheet 3)**Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**Category of assets **Total other than Long-term insurance business assets**

R13	2116	GL	Period ended			£000	1
			GL/UK/CM	day	month		
			31	12	2011		
						As at end of this financial year	As at end of the previous year
						1	2

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

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	91	12262622	6442553
Admissible assets in excess of market and counterparty limits	92	4589167	619811
Inadmissible assets directly held	93	129082	253172
Capital resources requirement deduction of regulated related undertakings	94	5059438	5853386
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95	297500	306100
Inadmissible assets of regulated related undertakings	96	1250408	3685101
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98	200956	823147
Deferred acquisition costs excluded from line 89	99		
Reinsurers' share of technical provisions excluded from line 89	100	(256267)	(19500)
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	23532906	17963770
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103	84600	47700

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

Global business

Financial year ended **31st December 2011**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	<b>R15</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2011</b>	<b>£000</b>
				As at the end of this financial year		As at the end of the previous year	
				<b>1</b>		<b>2</b>	

**Technical provisions (gross amount)**

Provision for unearned premiums		<b>11</b>	2238076	760600
Claims outstanding		<b>12</b>	5131412	1694730
Provision for unexpired risks		<b>13</b>		
Equalisation provisions	Credit business	<b>14</b>		
	Other than credit business	<b>15</b>	142197	136071
Other technical provisions		<b>16</b>		
Total gross technical provisions (11 to 16)		<b>19</b>	7511685	2591401

**Provisions and creditors**

Provisions	Taxation	<b>21</b>		
	Other risks and charges	<b>22</b>	22200	4460
Deposits received from reinsurers		<b>31</b>		
Creditors	Direct insurance business	<b>41</b>	120800	81400
	Reinsurance accepted	<b>42</b>	55770	44200
	Reinsurance ceded	<b>43</b>		
Debenture loans	Secured	<b>44</b>		
	Unsecured	<b>45</b>		
Amounts owed to credit institutions		<b>46</b>	422000	
Creditors	Taxation	<b>47</b>	36000	
	Foreseeable dividend	<b>48</b>		
	Other	<b>49</b>	1028747	219830
Accruals and deferred income		<b>51</b>	403031	121350
Total (19 to 51)		<b>59</b>	9600233	3062641
Provision for "reasonably foreseeable adverse variations"		<b>61</b>		
Cumulative preference share capital		<b>62</b>		
Subordinated loan capital		<b>63</b>		
Total (59 to 63)		<b>69</b>	9600233	3062641

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	<b>71</b>	94900	100
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Amounts deducted from technical provisions for discounting	<b>82</b>	544130	94800
Other adjustments (may be negative)	<b>83</b>	(142197)	(136071)
Capital and reserves	<b>84</b>	14619000	15132000
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (69-82+83+84)	<b>85</b>	23532906	17963770

**Profit and loss account (non-technical account)****Form 16**Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

		Company registration number	GL/UK/CM	Period ended			units
		R16	2116	GL	day	month	year
					31	12	2011
							£000
					This financial year		Previous year
					1	2	
Transfer (to) / from the general insurance business technical account	From Form 20	11				(93396)	
	Equalisation provisions	12				(6126)	
Transfer from the long term insurance business revenue account		13					
Investment income	Income	14				558970	
	Value re-adjustments on investments	15				114529	
	Gains on the realisation of investments	16				53818	
Investment charges	Investment management charges, including interest	17				23609	
	Value re-adjustments on investments	18				119785	
	Loss on the realisation of investments	19				66598	
Allocated investment return transferred to the general insurance business technical account		20					
Other income and charges (particulars to be specified by way of supplementary note)		21				(2918697)	
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29				(2500894)	
Tax on profit or loss on ordinary activities		31				80000	
Profit or loss on ordinary activities after tax (29-31)		39				(2580894)	
Extraordinary profit or loss (particulars to be specified by way of supplementary note)		41					
Tax on extraordinary profit or loss		42					
Other taxes not shown under the preceding items		43					
Profit or loss for the financial year (39+41-(42+43))		49				(2580894)	
Dividends (paid or foreseeable)		51					
Profit or loss retained for the financial year (49-51)		59				(2580894)	

## Analysis of derivative contracts

Form 17

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**Category of assets **Total other than Long-term insurance business assets**

		Company registration number	GL/UK/CM	Period ended			units	Category of assets	
		R17	2116	GL	31	12	2011	£000	1
		Value as at the end of this financial year			Notional amount as at the end of this financial year				
		Assets	Liabilities	Bought / Long		Sold / Short			
		1	2	3		4			
<b>Derivative contracts</b>									
Futures and contracts for differences	Fixed-interest securities	11							
	Interest rates	12	9752	70122		142593	25675		
	Inflation	13	2707	246		202185	246246		
	Credit index / basket	14	4720	31493		173734	855801		
	Credit single name	15							
	Equity index	16							
	Equity stock	17							
	Land	18							
	Currencies	19	40657	964		533311	263027		
	Mortality	20							
	Other	21							
In the money options	Swaptions	31							
	Equity index calls	32							
	Equity stock calls	33							
	Equity index puts	34							
	Equity stock puts	35							
	Other	36							
Out of the money options	Swaptions	41							
	Equity index calls	42							
	Equity stock calls	43							
	Equity index puts	44	207780	101174		900000	480000		
	Equity stock puts	45							
	Other	46	32956	8763		2300000	2300000		
Total (11 to 46)		51	298572	212762		4251823	4170749		
Adjustment for variation margin		52	(11038)						
Total (51 + 52)		53	287534	212762					

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



## General insurance business - summary of business carried on

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

Global business

Financial year ended **31st December 2011**

Category number	FSA return general insurance business reporting category	Company registration number	GL/UK/CM	Period ended			units			
				R20A	2116	GL		day	month	year
								31	12	2011
							£000			
				Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year			
					Reported	Incurred but not reported				
				1	2	3	4			
001	Total business	1		4835109	3663128	1400243	2238076			
002	Total primary (direct) and facultative business	2		4452784	3581347	1310879	2098204			
003	Total treaty reinsurance accepted business	3		382325	81781	89364	139872			
110	Total primary (direct) and facultative accident & health (category numbers 111 to 114)	4		595309	51923	35351	246848			
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5		1218094	1286750	103424	607273			
160	Primary (direct) and facultative household and domestic all risks.	6		603240	170471	16237	302946			
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7		298413	35103	27551	50179			
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8		540858	626198	38131	254472			
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9		761794	256782	55366	371951			
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10		373928	1022988	1020353	199751			
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11		28499	23174	1380	46739			
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12	5		71979	10107				
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13		3277	6904	126	662			
350	Total primary (direct) and facultative goods in transit	14		29367	29075	2853	17383			
400	Miscellaneous primary (direct) and facultative business	15								
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	16		69001	9635	24957				
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17		313324	72146	64407	139872			
700	Miscellaneous treaty reinsurance accepted business	18								
	Total (lines 4 to 18)	20		4835109	3663128	1400243	2238076			

## General insurance business - summary of business carried on

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

Global business

Financial year ended **31st December 2011**

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

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

111	Medical insurance	21	472867	10115	30309	223884
112	HealthCare cash plans	22				
113	Travel	23	90486	24737	3714	16975
114	Personal accident or sickness	24	31956	17071	1328	5989
121	Private motor - comprehensive	25	1154040	1136599	94911	575600
122	Private motor - non-comprehensive	26	27578	126574	4540	16671
123	Motor cycle	27	36476	23577	3973	15002
160	Household and domestic all risks (equals line 6)	28	603240	170471	16237	302946
181	Assistance	29				
182	Creditor	30	222871	31084	26604	50054
183	Extended warranty	31				
184	Legal expenses	32	(48)	9		
185	Mortgage indemnity	33		744		125
186	Pet insurance	34		2265	24	
187	Other personal financial loss	35	75590	1001	923	

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

221	Fleets	41	346447	418645	20802	176596
222	Commercial vehicles (non-fleet)	42	96443	85424	7722	35656
223	Motor other	43	97968	122129	9607	42220
261	Commercial property	44	611905	228006	50041	299849
262	Consequential loss	45	90612	18616	2729	41558
263	Contractors or engineering all risks	46	59277	10160	2596	30544
271	Employers liability	47	100542	432970	973743	51813
272	Professional indemnity	48	58923	253529	1826	31065
273	Public and products liability	49	155620	317078	39528	75083
274	Mixed commercial package	50	58843	19411	5256	41790
281	Fidelity and contract guarantee	51	5898	4588	263	2343
282	Credit	52		4494		
283	Suretyship	53	22601	14092	1117	44396
284	Commercial contingency	54				

## General insurance business - summary of business carried on

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

Global business

Financial year ended **31st December 2011**

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

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

331	Aviation liability	61	5	71395	10030	
332	Aviation hull	62		584	77	
333	Space and satellite	63				
341	Marine liability	64		400	100	
342	Marine hull	65				4
343	Energy (on and off-shore)	66				
344	Protection and indemnity	67				
345	Freight demurrage and defence	68				
346	War risks	69				
347	Yacht	70	3277	6504	26	658
350	Total primary (direct) and facultative goods in transit (equals line 14)	71	29367	29075	2853	17383

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

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

510	Non-proportional accident & health	81				
520	Non-proportional motor	82		102	3575	
530	Non-proportional aviation	83		2548	337	
540	Non-proportional marine	84	1	100	20	
550	Non-proportional transport	85				
560	Non-proportional property	86		31		
570	Non-proportional liability (non-motor)	87		6854	6310	
580	Non-proportional financial lines	88				
590	Non-proportional aggregate cover	89	69000		14715	

**PROPORTIONAL TREATY**

610	Proportional accident & health	91	3936	1375	856	1429
620	Proportional motor	92	5	10791	49	
630	Proportional aviation	93	3	2596	611	
640	Proportional marine	94				
650	Proportional transport	95				
660	Proportional property	96	252372	46332	15843	125737
670	Proportional liability (non-motor)	97		16300	43369	
680	Proportional financial lines	98	57008	(5248)	3679	12706
690	Proportional aggregate cover	99				

**TREATY REINSURANCE: MISCELLANEOUS**

700	Miscellaneous treaty reinsurance accepted business	101				
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TOTAL (lines 21 to 101)		111	4835109	3663128	1400243	2238076
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## General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

**Total Business**

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2011</b>	<b>£000</b>	<b>001</b>
<b>Items to be shown net of reinsurance</b>						This financial year	Previous year	
						<b>1</b>	<b>2</b>	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		4460345		
	Claims incurred (22. 17. 4)			<b>12</b>		2574788		
	Claims management costs (22. 18. 4)			<b>13</b>		228412		
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		1622963		
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		34182		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		61729		
	Claims incurred (22. 13. 4)			<b>22</b>		69311		
	Claims management costs (22. 14. 4)			<b>23</b>		(398)		
	Adjustment for discounting (22. 51. 4)			<b>24</b>		(96090)		
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>		24287		
	Balance (21-22-23+24+25-26)			<b>29</b>		(127561)		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>		(17)		
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>		(17)		
Balance of all years' underwriting (19+29+39)				<b>49</b>		(93396)		
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		(93396)		

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2011</b>	<b>£000</b>	<b>002</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		4089115		
	Claims incurred (22. 17. 4)			<b>12</b>		2448976		
	Claims management costs (22. 18. 4)			<b>13</b>		212854		
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		1473027		
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		(45742)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		62055		
	Claims incurred (22. 13. 4)			<b>22</b>		84918		
	Claims management costs (22. 14. 4)			<b>23</b>		(650)		
	Adjustment for discounting (22. 51. 4)			<b>24</b>		(96090)		
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>		24287		
	Balance (21-22-23+24+25-26)			<b>29</b>		(142590)		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>		(1136)		
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>		(1136)		
Balance of all years' underwriting (19+29+39)				<b>49</b>		(189468)		
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		(189468)		

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2011</b>	<b>£000</b>	<b>003</b>
<b>Items to be shown net of reinsurance</b>						This financial year	Previous year	
						<b>1</b>	<b>2</b>	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		371230		
	Claims incurred (22. 17. 4)			<b>12</b>		125812		
	Claims management costs (22. 18. 4)			<b>13</b>		15558		
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		149936		
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		79924		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		(326)		
	Claims incurred (22. 13. 4)			<b>22</b>		(15607)		
	Claims management costs (22. 14. 4)			<b>23</b>		252		
	Adjustment for discounting (22. 51. 4)			<b>24</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>				
	Balance (21-22-23+24+25-26)			<b>29</b>		15029		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>		1119		
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>		1119		
Balance of all years' underwriting (19+29+39)				<b>49</b>		96072		
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		96072		

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2011</b>	<b>£000</b>	<b>110</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		515656		
	Claims incurred (22. 17. 4)			<b>12</b>		384991		
	Claims management costs (22. 18. 4)			<b>13</b>		19916		
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		130000		
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		(19251)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		3543		
	Claims incurred (22. 13. 4)			<b>22</b>		1140		
	Claims management costs (22. 14. 4)			<b>23</b>		(2340)		
	Adjustment for discounting (22. 51. 4)			<b>24</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>		(373)		
	Balance (21-22-23+24+25-26)			<b>29</b>		5116		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>				
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>				
Balance of all years' underwriting (19+29+39)				<b>49</b>		(14135)		
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		(14135)		

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2011</b>	<b>£000</b>	<b>120</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		1016497		
	Claims incurred (22. 17. 4)			<b>12</b>		758849		
	Claims management costs (22. 18. 4)			<b>13</b>		75199		
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		200382		
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		(17933)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		(27)		
	Claims incurred (22. 13. 4)			<b>22</b>		18049		
	Claims management costs (22. 14. 4)			<b>23</b>		(5821)		
	Adjustment for discounting (22. 51. 4)			<b>24</b>		(18630)		
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>		1624		
Balance (21-22-23+24+25-26)			<b>29</b>		(32509)			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>				
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>				
Balance of all years' underwriting (19+29+39)			<b>49</b>		(50442)			
Allocated investment return			<b>51</b>					
Transfer to non-technical account (49+51)			<b>59</b>		(50442)			



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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2011</b>	<b>£000</b>	<b>160</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		600725		
	Claims incurred (22. 17. 4)			<b>12</b>		257544		
	Claims management costs (22. 18. 4)			<b>13</b>		31637		
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		240472		
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		71072		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		7151		
	Claims incurred (22. 13. 4)			<b>22</b>		(2358)		
	Claims management costs (22. 14. 4)			<b>23</b>		(187)		
	Adjustment for discounting (22. 51. 4)			<b>24</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>		3025		
	Balance (21-22-23+24+25-26)			<b>29</b>		6671		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>				
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>				
Balance of all years' underwriting (19+29+39)				<b>49</b>		77743		
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		77743		

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2011</b>	<b>£000</b>	<b>180</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		345737		
	Claims incurred (22. 17. 4)			<b>12</b>		68557		
	Claims management costs (22. 18. 4)			<b>13</b>		6051		
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		318297		
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		(47168)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		51932		
	Claims incurred (22. 13. 4)			<b>22</b>		(19319)		
	Claims management costs (22. 14. 4)			<b>23</b>		5219		
	Adjustment for discounting (22. 51. 4)			<b>24</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>		20523		
	Balance (21-22-23+24+25-26)			<b>29</b>		45509		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>				
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>				
Balance of all years' underwriting (19+29+39)				<b>49</b>		(1659)		
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		(1659)		

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2011</b>	<b>£000</b>	<b>220</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		560310		
	Claims incurred (22. 17. 4)			<b>12</b>		417303		
	Claims management costs (22. 18. 4)			<b>13</b>		37775		
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		124006		
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		(18774)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		164		
	Claims incurred (22. 13. 4)			<b>22</b>		38868		
	Claims management costs (22. 14. 4)			<b>23</b>		(742)		
	Adjustment for discounting (22. 51. 4)			<b>24</b>		(7242)		
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>		1338		
	Balance (21-22-23+24+25-26)			<b>29</b>		(46542)		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>				
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>				
Balance of all years' underwriting (19+29+39)				<b>49</b>		(65316)		
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		(65316)		

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2011</b>	<b>£000</b>	<b>260</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		630454		
	Claims incurred (22. 17. 4)			<b>12</b>		313537		
	Claims management costs (22. 18. 4)			<b>13</b>		24369		
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		296578		
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		(4030)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		(430)		
	Claims incurred (22. 13. 4)			<b>22</b>		(12598)		
	Claims management costs (22. 14. 4)			<b>23</b>		672		
	Adjustment for discounting (22. 51. 4)			<b>24</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>		(1582)		
	Balance (21-22-23+24+25-26)			<b>29</b>		13078		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>				
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>				
Balance of all years' underwriting (19+29+39)				<b>49</b>		9048		
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		9048		

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2011</b>	<b>£000</b>	<b>270</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		366062		
	Claims incurred (22. 17. 4)			<b>12</b>		219385		
	Claims management costs (22. 18. 4)			<b>13</b>		13379		
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		136304		
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		(3006)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		(246)		
	Claims incurred (22. 13. 4)			<b>22</b>		65448		
	Claims management costs (22. 14. 4)			<b>23</b>		3089		
	Adjustment for discounting (22. 51. 4)			<b>24</b>		(70218)		
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>		(337)		
	Balance (21-22-23+24+25-26)			<b>29</b>		(138664)		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>				
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>				
Balance of all years' underwriting (19+29+39)				<b>49</b>		(141670)		
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		(141670)		

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2011</b>	<b>£000</b>	<b>409</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		53674		
	Claims incurred (22. 17. 4)			<b>12</b>		28810		
	Claims management costs (22. 18. 4)			<b>13</b>		4528		
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>			26988	
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>			(6652)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		(32)		
	Claims incurred (22. 13. 4)			<b>22</b>		(4312)		
	Claims management costs (22. 14. 4)			<b>23</b>		(540)		
	Adjustment for discounting (22. 51. 4)			<b>24</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>			69	
	Balance (21-22-23+24+25-26)			<b>29</b>			4751	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>		(1136)		
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>		(1136)		
Balance of all years' underwriting (19+29+39)				<b>49</b>		(3037)		
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		(3037)		

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2011</b>	<b>£000</b>	<b>600</b>
<b>Items to be shown net of reinsurance</b>						This financial year	Previous year	
						<b>1</b>	<b>2</b>	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		302230		
	Claims incurred (22. 17. 4)			<b>12</b>		125812		
	Claims management costs (22. 18. 4)			<b>13</b>		15558		
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>		149936		
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>		10924		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>		(326)		
	Claims incurred (22. 13. 4)			<b>22</b>		(9048)		
	Claims management costs (22. 14. 4)			<b>23</b>		252		
	Adjustment for discounting (22. 51. 4)			<b>24</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>				
	Balance (21-22-23+24+25-26)			<b>29</b>		8470		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>		866		
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>		866		
Balance of all years' underwriting (19+29+39)				<b>49</b>		20260		
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		20260		

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

Form 20

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	<b>R20</b>	<b>2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2011</b>	<b>£000</b>	<b>709</b>
<b>Items to be shown net of reinsurance</b>				This financial year		Previous year		
				<b>1</b>		<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			<b>11</b>		69000		
	Claims incurred (22. 17. 4)			<b>12</b>				
	Claims management costs (22. 18. 4)			<b>13</b>				
	Adjustment for discounting (22. 52. 4)			<b>14</b>				
	Increase in provision for unexpired risks (22. 19. 4)			<b>15</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>16</b>				
	Net operating expenses (22. 42. 4)			<b>17</b>				
	Balance of year's underwriting (11-12-13+14-15+16-17)			<b>19</b>			69000	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			<b>21</b>				
	Claims incurred (22. 13. 4)			<b>22</b>		(6559)		
	Claims management costs (22. 14. 4)			<b>23</b>				
	Adjustment for discounting (22. 51. 4)			<b>24</b>				
	Other technical income or charges (particulars to be specified by way of supplementary note)			<b>25</b>				
	Net operating expenses (22. 41. 4)			<b>26</b>				
	Balance (21-22-23+24+25-26)			<b>29</b>			6559	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			<b>31</b>		253		
	Other technical income and charges (particulars to be specified by way of supplementary note)			<b>32</b>				
	Total			<b>39</b>		253		
Balance of all years' underwriting (19+29+39)				<b>49</b>		75812		
Allocated investment return				<b>51</b>				
Transfer to non-technical account (49+51)				<b>59</b>		75812		



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

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

**Total Business**

	Company registration number	GL/UK/CM			Period ended			units	Category number	
		R21	2116	GL	31	12	2011			£000
		Reinsurers' share								
		Net of reinsurance								
		Gross premiums written			Reinsurers' share					
		Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years			
		<b>1</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>				
	<b>11</b>	812	(60917)		61729					
		Earned in this financial year	Earned in this financial year	Earned in this financial year	Earned in this financial year	Earned in this financial year	Unearned at end of this financial year	Unearned at end of this financial year		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>			
	<b>12</b>	(17585)		(2631)		(14954)				
	<b>13</b>	49926	5693	2636	68	47290	5625			
	<b>14</b>	2452705	2160133	183997	65375	2268708	2094758			
	<b>15</b>	149713	33703	3014	1617	146699	32086			
	<b>16</b>	2134541	38547	121939	784	2012602	37763			
	<b>19</b>	4769300	2238076	308955	67844	4460345	2170232			
		Premiums receivable during the financial year			Net of reinsurance					
		Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Unearned at end of this financial year	Unearned at end of this financial year		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>			
	<b>11</b>	812	(60917)		61729					
		Earned in this financial year	Earned in this financial year	Earned in this financial year	Earned in this financial year	Earned in this financial year	Unearned at end of this financial year	Unearned at end of this financial year		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>			
	<b>12</b>	(17585)		(2631)		(14954)				
	<b>13</b>	49926	5693	2636	68	47290	5625			
	<b>14</b>	2452705	2160133	183997	65375	2268708	2094758			
	<b>15</b>	149713	33703	3014	1617	146699	32086			
	<b>16</b>	2134541	38547	121939	784	2012602	37763			
	<b>19</b>	4769300	2238076	308955	67844	4460345	2170232			
		In respect of risks incepted in previous financial years			Net of reinsurance					
		Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Unearned at end of this financial year	Unearned at end of this financial year		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>			
	<b>12</b>	(17585)		(2631)		(14954)				
	<b>13</b>	49926	5693	2636	68	47290	5625			
	<b>14</b>	2452705	2160133	183997	65375	2268708	2094758			
	<b>15</b>	149713	33703	3014	1617	146699	32086			
	<b>16</b>	2134541	38547	121939	784	2012602	37763			
	<b>19</b>	4769300	2238076	308955	67844	4460345	2170232			
		In respect of risks incepted in previous financial years			Net of reinsurance					
		Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Unearned at end of this financial year	Unearned at end of this financial year		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>			
	<b>12</b>	(17585)		(2631)		(14954)				
	<b>13</b>	49926	5693	2636	68	47290	5625			
	<b>14</b>	2452705	2160133	183997	65375	2268708	2094758			
	<b>15</b>	149713	33703	3014	1617	146699	32086			
	<b>16</b>	2134541	38547	121939	784	2012602	37763			
	<b>19</b>	4769300	2238076	308955	67844	4460345	2170232			
		In respect of risks incepted in previous financial years			Net of reinsurance					
		Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Unearned at end of this financial year	Unearned at end of this financial year		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>			
	<b>12</b>	(17585)		(2631)		(14954)				
	<b>13</b>	49926	5693	2636	68	47290	5625			
	<b>14</b>	2452705	2160133	183997	65375	2268708	2094758			
	<b>15</b>	149713	33703	3014	1617	146699	32086			
	<b>16</b>	2134541	38547	121939	784	2012602	37763			
	<b>19</b>	4769300	2238076	308955	67844	4460345	2170232			





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

**Form 21**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM			Period ended			units	Category number	
		R21	2116	GL	31	12	2011			£000
		Reinsurers' share								
		Net of reinsurance								
		Gross premiums written			Reinsurers' share					
		Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years			
		<b>1</b>	<b>3</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>			
	<b>11</b>	2065	(1478)			3543				
		Earned in this financial year	Earned in this financial year	Earned in this financial year	Earned in this financial year	Earned in this financial year	Earned in this financial year	Unearned at end of this financial year	Unearned at end of this financial year	
		<b>1</b>	<b>3</b>	<b>2</b>	<b>4</b>	<b>5</b>	<b>6</b>			
	<b>12</b>	4925	(1500)			6425				
	<b>13</b>	5286	136			5118		136		
	<b>14</b>	336142	246541			333448		246541		
	<b>15</b>	43	171		1	41		170		
	<b>16</b>	173428	2804			170624				
	<b>19</b>	519824	246848		1	515656		246847		

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

 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM			Period ended			units	Category number	
		R21	2116	GL	31	12	2011			£000
		Reinsurers' share		Net of reinsurance						
		Earned in previous financial years	Earned in previous financial years		Earned in previous financial years					
		<b>1</b>	<b>3</b>		<b>5</b>					
	<b>11</b>	(27)			(27)					
		Earned in this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		Unearned at end of this financial year		
		<b>1</b>	<b>3</b>	<b>2</b>	<b>5</b>	<b>4</b>		<b>6</b>		
	<b>12</b>	(629)			(629)					
	<b>13</b>	4921		547			4921		547	
	<b>14</b>	606548		606715		6793	575581		599922	
	<b>15</b>	8		11			8		11	
	<b>16</b>	445418					436616			
	<b>19</b>	1056266		607273		6793	1016497		600480	

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

 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM			Period ended			units	Category number	
		R21	2116	GL	31	12	2011			£000
		Reinsurers' share								
		Net of reinsurance								
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share						
		Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned at end of this financial year	
		1	3	5	5	5	5	5	6	
In respect of risks incepted in previous financial years	11	(161)	(7312)			7151				
		Earned in this financial year	Earned in this financial year	Earned in this financial year	Earned in this financial year	Earned in this financial year	Earned in this financial year	Earned in this financial year	Unearned at end of this financial year	
		1	3	2	4	5	5	6	6	
In respect of risks incepted in previous financial years	12	(3710)	(346)			(3364)				
		1569	90	174	17	1479			157	
In respect of risks incepted in this financial year	13	302594	31435	302770	62	271159			302708	
		2		2		2			2	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	14	342545	11096			331449				
		643000	42275	302946	79	600725			302867	
Total (12 to 16)	15									
	16									
	17									
	18									
	19									



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

**Form 21**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM			Period ended			units	Category number	
		R21	2116	GL	31	12	2011			£000
		Reinsurers' share		Net of reinsurance						
		Earned in previous financial years	Earned in previous financial years		Earned in previous financial years					
		<b>1</b>	<b>3</b>		<b>5</b>					
	<b>11</b>	164			164					
		Earned in this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Unearned at end of this financial year			
		<b>1</b>	<b>3</b>	<b>2</b>	<b>5</b>	<b>4</b>	<b>6</b>			
	<b>12</b>	3776			3776					
	<b>13</b>	995		427			995	427		
	<b>14</b>	281320	2727	253302		2498	278593	250804		
	<b>15</b>	131		743			131	743		
	<b>16</b>	278786	1971				276815			
	<b>19</b>	565008	4698	254472		2498	560310	251974		





**General insurance business (accident year accounting): Analysis of premiums**
**Form 21**

 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM			Period ended			units	Category number	
		R21	2116	GL	31	12	2011			£000
		Reinsurers' share		Net of reinsurance						
Premiums receivable during the financial year		Earned in previous financial years	Earned in previous financial years		Earned in previous financial years					
		1	3		5					
In respect of risks incepted in previous financial years	11	(198)	48		(246)					
		Earned in this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		Unearned at end of this financial year		
		1	3	2	5	6				
In respect of risks incepted in previous financial years	12	(5707)			(5707)					
	13	2113	74	528	2039	528				
In respect of risks incepted in this financial year	14	176952	12722	195148	2169	164230		192979		
	15	1018	212	4074	806	4074		4074		
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	206231	1537	1	204694	1		1		
Total (12 to 16)	19	380607	14545	199751	2169	36062		197582		

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

**Form 21**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM			Period ended			Category number	
		R21	2116	GL	31	12	2011		units
					day	month	year		
		Reinsurers' share							
		Gross premiums written			Net of reinsurance				
Premiums receivable during the financial year		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		1		3		5			
In respect of risks incepted in previous financial years	11	(32)				(32)			
		Earned in this financial year		Earned in this financial year		Earned in this financial year		Unearned at end of this financial year	
		1		3		5		6	
In respect of risks incepted in previous financial years	12	(746)				(746)			
In respect of risks incepted in this financial year		107		4		103			
For periods of less than 12 months									
For periods of 12 months	14	31246		1351		2760		22795	
For periods of more than 12 months	15	137		23		655		4221	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	27462		3154		594		33759	
Total (12 to 16)	19	58206		4532		4009		60775	

**General insurance business (accident year accounting): Analysis of premiums**
**Form 21**

 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2011**

FSA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

	Company registration number	GL/UK/CM			Period ended			units	Category number	
		R21	2116	GL	31	12	2011			£000
		Reinsurers' share								
		Gross premiums written								
Premiums receivable during the financial year		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years		Net of reinsurance		
		1		3		5				
In respect of risks incepted in previous financial years	11	(326)				(326)				
		Earned in this financial year		Earned in this financial year		Earned in this financial year		Unearned at end of this financial year		
		1		3		5		6		
In respect of risks incepted in previous financial years	12									
In respect of risks incepted in this financial year	13									
For periods of less than 12 months										
For periods of 12 months	14	173778		8643		165135		139297		
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	137095				137095		3		
Total (12 to 16)	19	310873		8643		302230		139300		

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

 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2011**

FSA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

		Company registration number				GL/UK/CM			Period ended			Category number	
		R21	2116	GL	31	12	2011	day	month	year	units		
		Reinsurers' share											
		Net of reinsurance											
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share									
		Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years	Earned in previous financial years
		1	3	5	3	5	3	5	3	5	3	5	
In respect of risks incepted in previous financial years		11											
In respect of risks incepted in previous financial years													
In respect of risks incepted in previous financial years		12											
In respect of risks incepted in this financial year		13											
In respect of risks incepted in this financial year		14											
In respect of risks incepted in this financial year		15	69000							69000			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16											
Total (12 to 16)		19	69000							69000			

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

**Total Business**

		Company registration number	GL/UK/CM	Period ended			units	Category number
				day	month	year		
				R22	2116	GL		
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	<b>11</b>	4929666	1503280	3597451	171065		
	Reinsurers' share	<b>12</b>	481370	57072	526052	101754		
	Net (11-12)	<b>13</b>	4448296	1446208	3071399	69311		
	Claims management costs	<b>14</b>	70488	33752	36338	(398)		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	<b>15</b>		1281424	1300509	2581933		
	Reinsurers' share	<b>16</b>		644	6501	7145		
	Net (15-16)	<b>17</b>		1280780	1294008	2574788		
	Claims management costs	<b>18</b>		196708	31704	228412		
Provision for unexpired risks		<b>19</b>						
Net operating expenses	Commissions	<b>21</b>	454555	1075436	364974	1165017		
	Other acquisition expenses	<b>22</b>	163482	353310	181620	335172		
	Administrative expenses	<b>23</b>		207579		207579		
	Reinsurance commissions and profit participations	<b>24</b>	71418	(4031)	6869	60518		
	Total (21+22+23-24)	<b>29</b>	546619	1640356	539725	1647250		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	<b>31</b>	594886		520532	(74354)		
	Reinsurers' share	<b>32</b>	210933		232669	21736		
	Claims management costs	<b>33</b>						
	Total (31-32+33)	<b>39</b>	383953		287863	(96090)		
Split of line 29	Prior financial years	<b>41</b>		24287		24287		
	This financial year	<b>42</b>	546619	1616069	539725	1622963		
Split of line 39	Incidents occurring prior to this financial year	<b>51</b>	383953		287863	(96090)		
	Incidents occurring in this financial year	<b>52</b>						

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	R22	Company registration number	Period ended			units £000	Category number 002	
		2116	GL/UK/CM	day	month			year
		GL	31	12	2011			
		Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
		1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	4769393	1421174	3536434	188215		
	Reinsurers' share	12	466073	53179	516191	103297		
	Net (11-12)	13	4303320	1367995	3020243	84918		
	Claims management costs	14	68306	32514	35142	(650)		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		1209720	1246401	2456121		
	Reinsurers' share	16		644	6501	7145		
	Net (15-16)	17		1209076	1239900	2448976		
	Claims management costs	18		182698	30156	212854		
Provision for unexpired risks	19							
Net operating expenses	Commissions	21	427609	960165	339014	1048760		
	Other acquisition expenses	22	154719	333980	169736	318963		
	Administrative expenses	23		190243		190243		
	Reinsurance commissions and profit participations	24	71418	(3897)	6869	60652		
	Total (21+22+23-24)	29	510910	1488285	501881	1497314		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	594886		520532	(74354)		
	Reinsurers' share	32	210933		232669	21736		
	Claims management costs	33						
	Total (31-32+33)	39	383953		287863	(96090)		
Split of line 29	Prior financial years	41		24287		24287		
	This financial year	42	510910	1463998	501881	1473027		
Split of line 39	Incidents occurring prior to this financial year	51	383953		287863	(96090)		
	Incidents occurring in this financial year	52						

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

	R22	Company registration number	Period ended			units	Category number	
		2116	GL/UK/CM	day	month			year
		GL	31	12	2011			£000
		Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
		1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	160273	82106	61017	(17150)		
	Reinsurers' share	12	15297	3893	9861	(1543)		
	Net (11-12)	13	144976	78213	51156	(15607)		
	Claims management costs	14	2182	1238	1196	252		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		71704	54108	125812		
	Reinsurers' share	16						
	Net (15-16)	17		71704	54108	125812		
	Claims management costs	18		14010	1548	15558		
Provision for unexpired risks	19							
Net operating expenses	Commissions	21	26946	115271	25960	116257		
	Other acquisition expenses	22	8763	19330	11884	16209		
	Administrative expenses	23		17336		17336		
	Reinsurance commissions and profit participations	24		(134)		(134)		
	Total (21+22+23-24)	29	35709	152071	37844	149936		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31						
	Reinsurers' share	32						
	Claims management costs	33						
	Total (31-32+33)	39						
Split of line 29	Prior financial years	41						
	This financial year	42	35709	152071	37844	149936		
Split of line 39	Incidents occurring prior to this financial year	51						
	Incidents occurring in this financial year	52						



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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number
				day	month	year		
				<b>R22</b>	<b>2116</b>	<b>GL</b>		
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	<b>11</b>	70712	40802	32265	2355		
	Reinsurers' share	<b>12</b>	1227	1952	490	1215		
	Net (11-12)	<b>13</b>	69485	38850	31775	1140		
	Claims management costs	<b>14</b>	4818	1896	582	(2340)		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	<b>15</b>		329982	55009	384991		
	Reinsurers' share	<b>16</b>						
	Net (15-16)	<b>17</b>		329982	55009	384991		
	Claims management costs	<b>18</b>		17845	2071	19916		
Provision for unexpired risks		<b>19</b>						
Net operating expenses	Commissions	<b>21</b>	17857	57385	14575	60667		
	Other acquisition expenses	<b>22</b>	10166	25753	8675	27244		
	Administrative expenses	<b>23</b>		47830		47830		
	Reinsurance commissions and profit participations	<b>24</b>	6115	3	4	6114		
	Total (21+22+23-24)	<b>29</b>	21908	130965	23246	129627		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	<b>31</b>						
	Reinsurers' share	<b>32</b>						
	Claims management costs	<b>33</b>						
	Total (31-32+33)	<b>39</b>						
Split of line 29	Prior financial years	<b>41</b>		(373)		(373)		
	This financial year	<b>42</b>	21908	131338	23246	130000		
Split of line 39	Incidents occurring prior to this financial year	<b>51</b>						
	Incidents occurring in this financial year	<b>52</b>						

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	R22	Company registration number		Period ended			units £000	Category number 120
		2116	GL/UK/CM	day	month	year		
		11	GL	31	12	2011		
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
			1	2	3	4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1290581	443436	938818	91673		
	Reinsurers' share	12	164190	1179	236635	73624		
	Net (11-12)	13	1126391	442257	702183	18049		
	Claims management costs	14	20942	7104	8017	(5821)		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		307493	451356	758849		
	Reinsurers' share	16						
	Net (15-16)	17		307493	451356	758849		
	Claims management costs	18		64274	10925	75199		
Provision for unexpired risks	19							
Net operating expenses	Commissions	21	29356	95187	44217	80326		
	Other acquisition expenses	22	40895	108878	55089	94684		
	Administrative expenses	23		26996		26996		
	Reinsurance commissions and profit participations	24						
	Total (21+22+23-24)	29	70251	231061	99306	202006		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	116333		127392	11059		
	Reinsurers' share	32	105744		135433	29689		
	Claims management costs	33						
	Total (31-32+33)	39	10589		(8041)	(18630)		
Split of line 29	Prior financial years	41		1624		1624		
	This financial year	42	70251	229437	99306	200382		
Split of line 39	Incidents occurring prior to this financial year	51	10589		(8041)	(18630)		
	Incidents occurring in this financial year	52						

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number
				day	month	year		
				R22	2116	GL		
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
			1	2	3	4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	260111	174746	83236	(2129)		
	Reinsurers' share	12	16356	16586	(1)	229		
	Net (11-12)	13	243755	158160	83237	(2358)		
	Claims management costs	14	5121	2814	2120	(187)		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		154072	103472	257544		
	Reinsurers' share	16						
	Net (15-16)	17		154072	103472	257544		
	Claims management costs	18		27746	3891	31637		
Provision for unexpired risks	19							
Net operating expenses	Commissions	21	74831	180467	71177	184121		
	Other acquisition expenses	22	23027	50098	26030	47095		
	Administrative expenses	23		12061		12061		
	Reinsurance commissions and profit participations	24	2546	(2757)	9	(220)		
	Total (21+22+23-24)	29	95312	245383	97198	243497		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31						
	Reinsurers' share	32						
	Claims management costs	33						
	Total (31-32+33)	39						
Split of line 29	Prior financial years	41		3025		3025		
	This financial year	42	95312	242358	97198	240472		
Split of line 39	Incidents occurring prior to this financial year	51						
	Incidents occurring in this financial year	52						

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

		Company registration number		Period ended			units	Category number	
		R22	2116	GL/UK/CM	day	month			year
					31	12			2011
						£000	180		
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	99888	22556	52379	(24953)			
	Reinsurers' share	12	24634	15734	3266	(5634)			
	Net (11-12)	13	75254	6822	49113	(19319)			
	Claims management costs	14	3579	4759	4039	5219			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		58534	10274	68808			
	Reinsurers' share	16		146	105	251			
	Net (15-16)	17		58388	10169	68557			
	Claims management costs	18		5951	100	6051			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	138309	250917	37678	351548			
	Other acquisition expenses	22	11061	11084	7662	14483			
	Administrative expenses	23		21622		21622			
	Reinsurance commissions and profit participations	24	54113	(5227)	53	48833			
	Total (21+22+23-24)	29	95257	288850	45287	338820			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41		20523		20523			
	This financial year	42	95257	268327	45287	318297			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number
				day	month	year		
				R22	2116	GL		
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
			1	2	3	4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	596228	210462	453500	67734		
	Reinsurers' share	12	84771	847	112790	28866		
	Net (11-12)	13	511457	209615	340710	38868		
	Claims management costs	14	10867	5513	4612	(742)		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		206474	210829	417303		
	Reinsurers' share	16						
	Net (15-16)	17		206474	210829	417303		
	Claims management costs	18		30819	6956	37775		
Provision for unexpired risks	19							
Net operating expenses	Commissions	21	25156	68104	28468	64792		
	Other acquisition expenses	22	16618	37075	20469	33224		
	Administrative expenses	23		27328		27328		
	Reinsurance commissions and profit participations	24						
	Total (21+22+23-24)	29	41774	132507	48937	125344		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	49495		64128	14633		
	Reinsurers' share	32	47167		69042	21875		
	Claims management costs	33						
	Total (31-32+33)	39	2328		(4914)	(7242)		
Split of line 29	Prior financial years	41		1338		1338		
	This financial year	42	41774	131169	48937	124006		
Split of line 39	Incidents occurring prior to this financial year	51	2328		(4914)	(7242)		
	Incidents occurring in this financial year	52						

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	R22	Company registration number	Period ended			units £000	Category number 260	
		2116	GL/UK/CM	day	month			year
		GL	31	12	2011			
		Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
		1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	347109	220043	117094	(9972)		
	Reinsurers' share	12	30094	10696	22024	2626		
	Net (11-12)	13	317015	209347	95070	(12598)		
	Claims management costs	14	5440	2760	3352	672		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		125174	194865	320039		
	Reinsurers' share	16		498	6004	6502		
	Net (15-16)	17		124676	188861	313537		
	Claims management costs	18		20870	3499	24369		
Provision for unexpired risks	19							
Net operating expenses	Commissions	21	92099	195570	87773	199896		
	Other acquisition expenses	22	34609	63296	32392	65513		
	Administrative expenses	23		33115		33115		
	Reinsurance commissions and profit participations	24	5765	2030	4267	3528		
	Total (21+22+23-24)	29	120943	289951	115898	294996		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31						
	Reinsurers' share	32						
	Claims management costs	33						
	Total (31-32+33)	39						
Split of line 29	Prior financial years	41		(1582)		(1582)		
	This financial year	42	120943	291533	115898	296578		
Split of line 39	Incidents occurring prior to this financial year	51						
	Incidents occurring in this financial year	52						

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

		Company registration number		Period ended			units	Category number	
		R22	2116	GL/UK/CM	day	month			year
					31	12			2011
		1	2	3	4	£000	270		
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	2049935	294481	1817416	61962			
	Reinsurers' share	12	143934	4968	135480	(3486)			
	Net (11-12)	13	1906001	289513	1681936	65448			
	Claims management costs	14	17339	8190	12238	3089			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		20149	199340	219489			
	Reinsurers' share	16			104	104			
	Net (15-16)	17		20149	199236	219385			
	Claims management costs	18		10776	2603	13379			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	36611	97440	44173	89878			
	Other acquisition expenses	22	15205	31855	16302	30758			
	Administrative expenses	23		16698		16698			
	Reinsurance commissions and profit participations	24	1980	1535	2148	1367			
	Total (21+22+23-24)	29	49836	144458	58327	135967			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	429058		329012	(100046)			
	Reinsurers' share	32	58022		28194	(29828)			
	Claims management costs	33							
	Total (31-32+33)	39	371036		300818	(70218)			
Split of line 29	Prior financial years	41		(337)		(337)			
	This financial year	42	49836	144795	58327	136304			
Split of line 39	Incidents occurring prior to this financial year	51	371036		300818	(70218)			
	Incidents occurring in this financial year	52							

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	R22	Company registration number		Period ended			units £000	Category number 409	
		2116	GL/UK/CM	day	month	year			
		11	GL	31	12	2011			
		Amount brought forward from previous financial year	1	Amount payable / receivable in this financial year	2	Amount carried forward to next financial year	3	Amount attributable to this financial year	4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	54829	14648		41726		1545	
	Reinsurers' share	12	867	1217		5507		5857	
	Net (11-12)	13	53962	13431		36219		(4312)	
	Claims management costs	14	200	(522)		182		(540)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		7842		21256		29098	
	Reinsurers' share	16				288		288	
	Net (15-16)	17		7842		20968		28810	
	Claims management costs	18		4417		111		4528	
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	13390	15095		10953		17532	
	Other acquisition expenses	22	3138	5941		3117		5962	
	Administrative expenses	23		4593				4593	
	Reinsurance commissions and profit participations	24	899	519		388		1030	
	Total (21+22+23-24)	29	15629	25110		13682		27057	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41		69				69	
	This financial year	42	15629	25041		13682		26988	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							



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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

		Company registration number	GL/UK/CM	Period ended			units	Category number
				day	month	year		
				<b>R22</b>	<b>2116</b>	<b>GL</b>		
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	<b>11</b>	122127	82106	29430	(10591)		
	Reinsurers' share	<b>12</b>	15297	3893	9861	(1543)		
	Net (11-12)	<b>13</b>	106830	78213	19569	(9048)		
	Claims management costs	<b>14</b>	2182	1238	1196	252		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	<b>15</b>		71704	54108	125812		
	Reinsurers' share	<b>16</b>						
	Net (15-16)	<b>17</b>		71704	54108	125812		
	Claims management costs	<b>18</b>		14010	1548	15558		
Provision for unexpired risks		<b>19</b>						
Net operating expenses	Commissions	<b>21</b>	26946	115271	25960	116257		
	Other acquisition expenses	<b>22</b>	8763	19330	11884	16209		
	Administrative expenses	<b>23</b>		17336		17336		
	Reinsurance commissions and profit participations	<b>24</b>		(134)		(134)		
	Total (21+22+23-24)	<b>29</b>	35709	152071	37844	149936		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	<b>31</b>						
	Reinsurers' share	<b>32</b>						
	Claims management costs	<b>33</b>						
	Total (31-32+33)	<b>39</b>						
Split of line 29	Prior financial years	<b>41</b>						
	This financial year	<b>42</b>	35709	152071	37844	149936		
Split of line 39	Incidents occurring prior to this financial year	<b>51</b>						
	Incidents occurring in this financial year	<b>52</b>						

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

Form 22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

		Company registration number		Period ended			units	Category number	
		R22	2116	GL/UK/CM	day	month			year
					31	12			2011
			1	2	3	4			
			Amount brought forward from previous financial year		Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	38146			31587	(6559)		
	Reinsurers' share	12							
	Net (11-12)	13	38146			31587	(6559)		
	Claims management costs	14							
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15							
	Reinsurers' share	16							
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks	19								
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29							
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42							
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2011

FSA general insurance business reporting category

## Total Business

Accident year ended	Company registration number											Period ended			Category number											
	GL/UK/CM			day			month			year		units	£000	Claims ratio %												
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12		13	14	15	16	17	18	19	20	21	22	23	
12	2011	11			1280780	999813	294195			2574788		4460345													001	
12	2010	12	1251294	1297371	777272	536198	44351	1039751	257620	60450		4083594													63.9	
12	2009	13	1541238	1397766	183360	698862	17039	566358	45110	(13958)		4403888													64.4	
12	2008	14	1751871	1687906	158892	1092617	7561	536270	21156	8406	(2425)	5320402													64.1	
12	2007	15	2052975	1885054	125498	1552169	4533	359750	8162	(14028)	(4132)	5596339													70.7	
12	2006	16	1744463	1955010	92759	1566128	2974	223564	4376	12952	(1795)	5886071													60.3	
12	2005	17	1565178	2083549	49107	1596323	6027	105520	8294	(13661)	(10856)	5941256													54.9	
12	2004	18	875796	1415921	14235	1540606	5142	58034	7384	(992)	403	3887308													63.8	
12	2003	19	841744	1355343	10151	1212743	4727	40294	6662	(1566)	3502	3545550													59.2	
12	2002	20	898465	1193861	6932	1101729	5497	38813	7396	(10488)	957	3324353													61.2	
Prior accident years		21			28002	326190	801786	330598	783184	42196	302209															
Reconciliation		22																								
Total (11 to 22)		23			2726988	3171575	1193832	3298952	1149344	2644099	287863															

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

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2011

FSA general insurance business reporting category

## Total Primary (Direct) and Facultative Business

Accident year ended	Company registration number											Period ended			Category number	
	R23			2116			GL/UK/CM			day month year			units			
Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		7	8	9	10	11	12	13
		Claims paid (net) during accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
12	2011	11			1209076	963892	276008			7	8	9	10	11	12	13
12	2010	12	1180121	1220365	713711	534531	42175	974442	245923	70052		70052		3843285	5.7	64.3
12	2009	13	1451702	1332717	178001	392714	16978	555731	45039	(13077)		(13077)		4162638	(6.7)	64.7
12	2008	14	1652833	1620412	154566	396053	7194	530003	20617	7193		7193	(2425)	5065199	(1.7)	64.1
12	2007	15	1902284	1797309	121891	216081	4523	352766	7973	(18244)		(18244)	(4132)	5306894	.1	69.7
12	2006	16	1704582	1904303	91400	144992	2972	218489	4305	16570		16570	(1795)	5772575	(9.4)	59.4
12	2005	17	1563846	2076577	49107	45019	2348	105520	2790	(11836)		(11836)	(10856)	5925526	(18.5)	55.0
12	2004	18	874803	1414835	14235	45049	1463	58034	1880	833		833	403	3875678	13.1	63.9
12	2003	19	840906	1349665	10151	30512	1048	40294	1158	259		259	3502	3532489	(7.2)	59.3
12	2002	20	897603	1193778	6932	23292	1819	38813	1893	(8663)		(8663)	957	3314846	(5.0)	61.3
Prior accident years		21			28002	319203	792277	324352	773299	41831		41831	302209			
Reconciliation		22														
Total (11 to 22)		29			2577072	3111338	1148805	3198444	1104877	2533894		2533894	287863			

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

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2011

FSA general insurance business reporting category

## Total Treaty Reinsurance Accepted Business

Accident year ended	Company registration number											GL/UK/CM	Period ended			Category number	
	R23		2116		31		12		2011		£000		units				
Month	Year	1	2	3	4	5		6		7		8	9	10	11	12	13
		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims reported (net) during this financial year		Claims outstanding but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
12	2011	11			71704	35921	18187			7		8	125812		371230		33.9
12	2010	12	77006		63561	1667	2176			65309		11697	(9602)		240309	(12.5)	57.7
12	2009	13	89536	65049	5359	4397	61			10627		71	(881)		241250	(18.3)	59.1
12	2008	14	99038	67494	4326	3326	367			6267		539	1213		255203	(2.5)	64.6
12	2007	15	150691	87745	3607	7772	10			6984		189	4216		289445	22.9	89.3
12	2006	16	39881	50707	1359	167	2			5075		71	(3618)		113496	61.1	107.1
12	2005	17	1332	6972			3679					5504	(1825)		15730	(39.2)	35.4
12	2004	18	993	1086			3679					5504	(1825)		11630	317.6	47.5
12	2003	19	838	5678			3679					5504	(1825)		13061	(7.2)	46.8
12	2002	20	862	83			3678					5503	(1825)		9507	4500.0	49.2
Prior accident years		21					9509			6246		9885	365				
Reconciliation		22															
Total (11 to 22)		29			149916	60237	45027			100508		44467	110205				

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

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2011

FSA general insurance business reporting category

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

Accident year ended	Company registration number											Category number				
	GL/UK/CM			day			month			year			units	£000		
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13	110	
		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward	Claims outstanding brought forward	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
12	2011	11			329982	21099	33910		8	9	10	11	12	13		74.7
12	2010	12	50960		34299	14639	351	17799	33161	(1671)		513087	(3.3)		(3.3)	68.1
12	2009	13	49115	32020	1933	2295	65	6597	902	(3206)		488324	(26.1)		(26.1)	67.1
12	2008	14	60344	42028	2301	3690	19	5559	27	424		533819	(20.4)		(20.4)	67.5
12	2007	15	59770	44845	263	4880	5	2460	2	2686		476019	(16.4)		(16.4)	73.3
12	2006	16	54314	38624	30	1464	1	1215	1	279		469630	(26.1)		(26.1)	62.1
12	2005	17	80307	68511	12	584		621		(25)		399977	(13.9)		(13.9)	62.1
12	2004	18	30469	43823	3	330		526		(193)		241117	44.9		44.9	51.2
12	2003	19	28631	31624	3	207		139		71		224975	11.2		11.2	45.6
12	2002	20	26804	29104	1	356		226		131		206710	9.9		9.9	48.3
Prior accident years		21			5	2889		250		2644						
Reconciliation		22														
Total (11 to 22)		29			368832	52433	34351	35392	34093	386131						

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

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2011

FSA general insurance business reporting category

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

Accident year ended	Company registration number											Period ended			Category number
	GL/UK/CM			day			month			year		units	£000		
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13	120
		Claims paid (net) during accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward	Reported (net)	Incurred but not reported (net)	Claims outstanding brought forward	Incurred but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
12	2011	11			307493	373096	78260		758849				1016497		74.7
12	2010	12	339172		192598	137658	11905	281908	57264	2989			804273	.9	82.1
12	2009	13	332739	165694	66077	138502	5020	194763	13076	1760			826799	12.8	90.7
12	2008	14	435261	273878	55298	145823	2745	185087	6319	12460		(2425)	1084764	9.8	90.1
12	2007	15	534708	450884	43692	69924	1664	119148	2293	(6161)		(4132)	1213994	11.7	85.5
12	2006	16	598513	614742	37061	63747	1169	86896	1302	13779		(1081)	1446264	(.9)	83.5
12	2005	17	523896	717460	23097	19916	806	53479	916	(10576)		(9165)	1531178	(14.1)	74.5
12	2004	18	214398	324004	8835	21347	409	30545	619	(573)		420	690575	68.6	110.2
12	2003	19	192637	307649	6054	24052	376	25705	386	4391		2079	669315	30.5	88.8
12	2002	20	183959	256676	4797	14332	643	21993	662	(2883)		699	601280	13.6	79.1
Prior accident years		21			4749	41718	427	43549	482	2863		5564			
Reconciliation		22													
Total (11 to 22)		29			749751	1050115	103424	1043073	83319	776898		(8041)			

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

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

Accident year ended	Company registration number											Category number						
	GL/UK/CM			day			month			year			units	£000				
Month	Year	1	2	3	4	Claims outstanding carried forward		Claims brought forward		2116	GL	31	12	2011	12	2011	13	
		Claims paid (net) during accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %				
12	2011	11			154072	88497	14975	7	8	9	10	11	12	13				160
12	2010	12	165110		141180	26547	771	149341	15770	387		635215	2.1	58.1				
12	2009	13	187733	109088	15097	31694	150	49771	1462	(4292)		889883	(16.9)	53.3				
12	2008	14	214307	181696	260	15762	132	12632	459	3063		1021163	(7.7)	53.9				
12	2007	15	535556	350018	693	5899	113	5622	252	831		1082514	16.0	82.4				
12	2006	16	421889	289424	59	532	53	348	118	178		1188368	(2.8)	59.9				
12	2005	17	426506	301090	12	323	21	955	57	(656)		1237661	(3.8)	58.8				
12	2004	18	232848	335711	114	91	5	348	21	(159)		735516	(19.2)	68.5				
12	2003	19	206432	302411	81	47	8	1572	8	(1444)		664646	(32.5)	61.8				
12	2002	20	242466	228266	565	114	2	1417	2	(738)		663930	(6.5)	68.7				
Prior accident years		21			99	965	8	3596	4	(2528)								
Reconciliation		22																
Total (11 to 22)		29			312232	170471	16238	225602	18153	255186								



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

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2011

FSA general insurance business reporting category

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

Accident year ended	Company registration number											Category number						
	GL/UK/CM			day			month			year			units					
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	2011	2010	£000	180	
12	2011	11			58388	965	9204			68557								19.8
12	2010	12	46267		14096	21644	1681	30236	16031	(8846)								19.5
12	2009	13	78449	52438	2028	2029	1158	6709	2656	(4150)								45.3
12	2008	14	78418	88569	1381	1003	307	4824	1109	(3242)								30.6
12	2007	15	59796	53933	2616	2941	385	2542	647	2753								18.4
12	2006	16	76538	72851	1098	715	578	368	589	1434								21.8
12	2005	17	72280	87753	(1935)	3124	991	1577	1008	(405)								22.1
12	2004	18	62195	106056	(2329)	2796	755	547	783	(108)								37.1
12	2003	19	59232	71375	(2109)	1983	568	879	573	(1010)								35.1
12	2002	20	56942	65739	(2147)	1271	1172	343	1172	(1219)								37.7
Prior accident years		21			(5877)	3620	392	2269	392	(4526)								
Reconciliation		22																
Total (11 to 22)		29			65210	42091	17191	50294	24960	49238								





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

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

Accident year ended	Company registration number											Period ended			Category number							
	R23			2116			GL			UK/CM			day	month		year	units	£000	2011	2011	2011	270
Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)		10	11	12	Deterioration / (surplus) of original reserve %		Claims ratio %					
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)											
12	2011	11			20149	139197	60039					10	11	12						13	59.9	
12	2010	12	22869	219175	56165	158116	17497	160614	58561		363342										70.1	
12	2009	13	30020	262074	43269	141096	6684	172080	16787		414942										66.8	
12	2008	14	34559	308299	53953	129103	2543	181139	8770		500643										68.2	
12	2007	15	31842	256578	41577	87819	1281	133506	3078		478107										65.1	
12	2006	16	20330	276227	38051	45692	768	80870	1488		481073	(194)									56.5	
12	2005	17	17129	301903	21047	17969	344	35811	462		512760	(17)									43.6	
12	2004	18	9170	229059	185505	17364	251	15555	309		466754	(17)									46.1	
12	2003	19	10739	211728	168319	3348	85	5439	89		390908	225									47.7	
12	2002	20	12819	214426	176929	6606	2	11570	26		312390	(1645)									63.9	
Prior accident years		21			25175	253918	791450	247430	772417	300804												
Reconciliation		22																				
Total (11 to 22)		29			309662	1000228	880944	1044014	861987	300818												

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

 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

Accident year ended	Company registration number										Period ended			Category number		
	R23		2116		GL		UK/CM		day		month		year		units	
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
		Claims paid (net) during accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward	Incurred but not reported (net)	Reported (net)	Claims outstanding brought forward	Incurred but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %	
12	2011	11			7842	17220	3748	7	8	9	10	11	12	13		
12	2010	12	21497		8656	14090	454	17804	3693	1703		59853	7.9	52.8		
12	2009	13	16210	9366	2041	8194	47	11090	260	(1068)		54992	21.2	52.6		
12	2008	14	17171	14450	1298	5036	4	7740	65	(1467)		62160	21.1	49.2		
12	2007	15	10349	11745	468	1512		3211	8	(1239)		80037	(48.7)	30.1		
12	2006	16	8195	33571	227	2490		4184	2	(1469)		77919	(60.1)	27.7		
12	2005	17	7444	33089	252	1727	1	2661	2	(683)		79460	(67.7)	22.8		
12	2004	18	39809	65867	50	1298		1477		(129)		114547	(86.3)	42.7		
12	2003	19	46800	70384	102	643		372	1	372		217544	(56.5)	35.6		
12	2002	20	66806	81564	204	360		260		304		262192	(23.8)	49.2		
Prior accident years		21			133	363		1132		(636)						
Reconciliation		22														
Total (11 to 22)		29			21273	52933	4254	49931	4031	24498						

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

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2011

FSA general insurance business reporting category

## Total Proportional Reinsurance Treaty Business accepted

Accident year ended	Company registration number											Period ended			Category number	
	R23			2116			GL/UK/CM			day month year			units			
Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		8	9	10	11	12	13	Claims ratio %
		Claims paid (net) during accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	Incurred but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %		
12	2011	11			71704	35921	18187	7	6	8	125812	10	11	12	13	41.6
12	2010	12	77006		63561	1667	2176	65309	11697	11697	(9602)		240309	(12.5)		57.7
12	2009	13	65049	43310	5359	4397	61	10627	71	71	(881)		241250	(18.3)		59.1
12	2008	14	67494	57818	4326	3326	367	6267	539	539	1213		255203	(2.5)		64.6
12	2007	15	87745	96420	3607	7772	10	6984	189	189	4216		289445	22.9		89.3
12	2006	16	50707	80151	1359	167	2	5075	71	71	(3618)		113496	61.1		107.1
12	2005	17	6972	559									10226	(92.0)		18.5
12	2004	18	1086	856									6126	(21.2)		30.2
12	2003	19	5678	1590									7557	(72.0)		32.1
12	2002	20	83	140									4004	68.7		25.0
Prior accident years		21					(376)				(376)					
Reconciliation		22														
Total (11 to 22)		29			149916	53250	20427	94262	12567	12567	116764					

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

 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2011**

FSA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

Accident year ended	Company registration number										Period ended			Category number		
	R23		2116		GL		31		12		2011		units			
Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)		Deduction for discounting from claims outstanding carried forward (net)		Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	8	9	10	11	12		
12	2011	11			4	5	6	7	8	9	10	11	12			
12	2010	12														
12	2009	13														
12	2008	14														
12	2007	15														
12	2006	16														
12	2005	17														
12	2004	18														
12	2003	19														
12	2002	20														
Prior accident years		21				6987	9885	6246	9885	741						
Reconciliation		22														
Total (11 to 22)		29				6987	24600	6246	31900	(6559)						

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

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

**Total Business**

	Company registration number												Period ended				Category number										
	2116			GL			31			12		2011		units													
	YY	MM	DD	YY	MM	DD	YY	MM	DD	MM	YY	MM	YY	YY	YY												
<b>Underwriting year ended</b>	<b>R24</b>												<b>GL</b>				<b>2011</b>		<b>£000</b>		<b>001</b>						
	Prior underwriting years	29	29	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	99	99	Total all columns	
		11	8				1																				9
Premiums written		12	(315)				1																				(314)
	Net (11-12)	19	323																								323
Claims paid		21	5959		570		393																				6922
	Reinsurers' share	22	3210		570		393																				4173
	Net (21-22)	29	2749																								2749
Claims management costs		39																									
Commissions		41	863				60																				923
Other acquisition expenses		42																									
Administrative expenses		43																									
Reinsurers' commissions and profit participations		44	457				60																				517
Payable net (41+42+43-44)		49	406																								406
Brought forward	Undiscounted	51	22013																								22013
Adjustment for discounting	Adjustment for discounting	52																									
Carried forward	Undiscounted	53	19198																								19198
Adjustment for discounting	Adjustment for discounting	54																									
Increase (decrease) in the financial year (53-54-51+52)		59	(2815)																								(2815)
Balance on each underwriting year (19-29-39-49-59)		69	(17)																								(17)



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

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

FSA general insurance business reporting category

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

	Underwriting year ended	Company registration number												Period ended			Category number								
		R24						2116						GL/UK/CM				year							
		YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	GL	YY	MM		31	12	2011	units	£000			
		29	29	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	99	99
		11	4				1																		002
Premiums written	Gross Amount																								Total all columns
	Reinsurers' share	12	(212)				1																		(211)
	Net (11-12)	19	216																						216
Claims paid	Gross Amount	21	5564	239	239		393																		6196
	Reinsurers' share	22	2189	239	239		393																		2821
	Net (21-22)	29	3375																						3375
Claims management costs		39																							
	Commissions	41	(60)				60																		
	Other acquisition expenses	42																							
Net operating expenses	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44	(27)				60																		33
	Payable net (41+42+43-44)	49	(33)																						(33)
	Brought forward	51	19092																						19092
	Adjustment for discounting	52																							
Technical provisions	Carried forward	53	17102																						17102
	Adjustment for discounting	54																							
	Increase (decrease) in the financial year (53-54-51+52)	59	(1990)																						(1990)
Balance on each underwriting year (19-29-39-49-59)		69	(1136)																						(1136)













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

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2011

FSA general insurance business reporting category

## Total Primary (Direct) and Facultative Business

	Underwriting year ended	Company registration number												GL	Period ended			Category number									
		R25			2116			GL			31				12				2011			units			£000	YY	Total all columns
		YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM		YY	MM	YY		MM	YY	MM	YY	MM				
		29	29	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	99	99	002	
Reported claims outstanding	Gross Amount	11	78597	2847	997																						82441
	Reinsurers' share	12	67752	2847	997																						71596
Claims incurred but not reported	Gross Amount	13	26441	376	132																						26949
	Reinsurers' share	14	20185	376	132																						20693
Claims management costs		15																									
Adjustment for discounting	Gross Amount	16	9646																								9646
	Reinsurers' share	17	9646																								9646
	Claims management costs	18																									
Allocation to / (from) another risk category of anticipated surplus		19																									
Balance of the fund		20																									
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	17101																								17101
Provision for unearned premiums		22																									
Provision for unexpired risks		23																									
Deferred acquisition costs		24																									
Other technical provisions (particulars to be specified by way of supplementary note)		25																									
Total (21+22+23-24+25)		29	17101																								17101









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

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2011

FSA general insurance business reporting category

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

	Underwriting year ended	Company registration number												Period ended			Category number															
		GL/UK/CM												year																		
		2116			GL			31			12			2011				units														
R25			YY			MM			12			09			12			10			11			2011			£000			Total all columns		
Reported claims outstanding	Gross Amount	11	29	29	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	11	11	11	409	99	99	72403	
	Reinsurers' share	12	29	29	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	11	11	11	11	11	11	61558	
Claims incurred but not reported	Gross Amount	13	04	04	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	11	11	11	11	11	11	10212	
	Reinsurers' share	14	04	04	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	11	11	11	11	11	11	3956	
Claims management costs		15																														
Adjustment for discounting	Gross Amount	16																														
	Reinsurers' share	17																														
	Claims management costs	18																														
Allocation to / (from) another risk category of anticipated surplus		19																														
Balance of the fund		20																														
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21					17101																									17101
Provision for unearned premiums		22																														
Provision for unexpired risks		23																														
Deferred acquisition costs		24																														
Other technical provisions (particulars to be specified by way of supplementary note)		25																														
Total (21+22+23-24+25)		29					17101																									17101

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

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2011

FSA general insurance business reporting category

## Total Proportional Reinsurance Treaty Business accepted

	Underwriting year ended	Company registration number												GL	Period ended			Category number									
		R25			2116			GL			31				12				2011			units					
		YY	MM	DD	YY	MM	DD	YY	MM	DD	YY	MM	DD		YY	MM	DD		YY	MM	DD	YY	MM	DD	YY	MM	DD
		Prior underwriting years	29	29	12	02	12	03	04	12	05	06	12	07	08	12	09	10	12	11	12	12	11	11	11	99	600
Reported claims outstanding	Gross Amount	8313	722																							9035	
	Reinsurers' share	8109	722																							8831	
Claims incurred but not reported	Gross Amount	43885	95																							43980	
	Reinsurers' share	43684	95																							43779	
Claims management costs																											
Adjustment for discounting	Gross Amount	13952																								13952	
	Reinsurers' share	13952																								13952	
Claims management costs																											
Allocation to / (from) another risk category of anticipated surplus																											
Balance of the fund																											
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		405																								405	
Provision for unearned premiums																											
Provision for unexpired risks																											
Deferred acquisition costs																											
Other technical provisions (particulars to be specified by way of supplementary note)																											
Total (21+22+23-24+25)		405																								405	

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

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2011

FSA general insurance business reporting category

## Balance of all treaty reinsurance accepted business

Underwriting year ended	Company registration number												Period ended				Category number											
	R25						2116						GL					2011		Total all columns								
	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM		YY	MM									
Reported claims outstanding	11	29	29	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	99	99	709		
Gross Amount					271																							2648
Reinsurers' share	12				271																							1238
Claims incurred but not reported	13				36																							357
Reinsurers' share	14				36																							76
Claims management costs	15																											
Gross Amount	16																											
Reinsurers' share	17																											
Claims management costs	18																											
Allocation to / (from) another risk category of anticipated surplus	19																											
Balance of the fund	20																											
Claims outstanding (11-12+13-14+15-16+17-18+19+20)	21				1691																							1691
Provision for unearned premiums	22																											
Provision for unexpired risks	23																											
Deferred acquisition costs	24																											
Other technical provisions (particulars to be specified by way of supplementary note)	25																											
Total (21+22+23-24+25)	29				1691																							1691

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

**Form 26**

Name of insurer

**Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2011**

FSA general insurance business reporting category

**Proportional property**

Accident year ended	Company registration number		Period ended				Monetary units		Category number		Currency code
	GL/UK/CM	GL	day	month	year	000	660	660	660		
Month	Year	R26	2116	GL	31	12	2011	000	660	660	GBP
		Reported (net)	Claims outstanding brought forward	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
		5	6	7	8	9	10	11	12	13	
12	2011	28437	4214	63255	6962	89964		224801		40.0	
12	2010	6051	324	63255	6962	(1739)		232857	(2.5)	58.6	
12	2009	2444	43	7397	369	(803)		220084	(19.2)	57.9	
12	2008	1138	8	3138	109	1566		224190	(3.2)	63.0	
12	2007	1040	7	1445	90	1451		208857	19.1	100.6	
12	2006	182	1	1307	31	(38)		78247	52.2	114.8	
12	2005										
12	2004										
12	2003										
12	2002										
Prior accident years											
Reconciliation											
Total (11 to 22)		39292	4597	76542	7561	90401					
		130615									

**General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for treaty reinsurance** **Form 27**

Name of insurer

Aviva Insurance Limited

Global business

Currency **British pound**Financial year ended **31st December 2011**

FSA general insurance business reporting category

**Proportional property**

Accident year ended	Company registration number		Period ended				GL/UK/CM	Monetary units			Category number	Currency code	
	Month	Year	day	month	year	2011		2011	000	660			
			R27	2116	GL	31	12	2011	000	660		GBP	
			Claims brought forward	Incurred but not reported (gross)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	10	11		Deterioration / (surplus) of original reserve %	Claims ratio %		
			Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)	7	8	9	10	11	12	13
12	2011	11			57313	4214			89964		224801		40.0
12	2010	12	68049	70217	62103	324	63255	6962	(1739)		232857	(2.5)	58.6
12	2009	13	79830	58973	4476	43	7397	369	(803)		220084	(19.2)	57.9
12	2008	14	85029	58078	3667	8	3138	109	1566		224190	(3.2)	63.0
12	2007	15	124830	71626	1939	7	1445	90	1451		208857	19.1	100.6
12	2006	16	34633	35712	1117	1	1307	31	(38)		78247	54.5	114.8
12	2005	17											
12	2004	18											
12	2003	19											
12	2002	20											
Prior accident years		21											
Reconciliation		22											
Total (11 to 22)		29			130615	4597	76542	7561	90401				



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

**Form 30**  
**(Sheet 1)**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

Major currencies	Reporting territory code	Total admissible assets as shown on Form 13	Admissible assets hypothesized to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2	Yield %	Technical provisions	Provision for outstanding claims being discounted			Unwind in the discount in the next financial year	Rates of interest at which the provision is being discounted			Average rate	
							Before deduction for discounting	Deduction for discounting	GL		Highest	Lowest	Year		Units
		1	2	3	4	5	R30	2116	GL	31	12	2011	£000		
GBP	AA	11771239	769231	20000	2.6	6622878	926976	287863	20000	3.1	1.1	1.1	2.6		
		12													
		13													
		14													
		15													
		16													
		17													
		18													
		19													
		20													
Other currencies		21													
Total		29	11771239	769231		6622878	926976	287863	20000						

**General insurance business: Expected income and yield from admissible assets covering discounted provisions**
**Form 30**  
**(Sheet 2)**

 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2011**

Type of Asset	Value of admissible assets as shown on Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2	Yield %	Company registration number			Period ended			units	
					R30	2116	GL	GL	31	12		2011
Land and buildings	31											
Fixed interest securities	32											
	33											
Variable interest and variable yield securities (excluding items shown in line 36)	34											
	35											
Equity shares and holdings in collective investment schemes	36											
Loans secured by mortgages	37											
All other assets	38											
	39											
Total	49											

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

Name of insurer

Aviva Insurance Limited

Global business

Currency British pound

Financial year ended

31st December 2011

Reporting territory

United Kingdom other than home foreign

FSA general insurance business reporting category

## Medical expenses

Accident year ended	Company registration number		Period ended			Monetary units	Category number	Currency code	Reporting territory code		
	GL/JUK/CM	day	month	year	000					111	GBP
Month	Year	R31	2116	GL	31	12	2011	000	111	GBP	AA
		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)		Gross earned premiums		Claims ratio %	
		Reported	Incurring but not reported	Reported	Incurring but not reported						
		5	6	7	8						
11	2011	9626	30309			284710		324645		431875	75.2
12	2010	194		8232	30502	33684		(4856)		416135	73.9
12	2009	90		170		674		594		389419	74.1
12	2008			79		104		25		393222	73.7
12	2007	205		205		44		44		390895	72.0
12	2006									336834	70.9
12	2005									290630	69.9
12	2004									275101	69.6
12	2003									269007	66.4
12	2002									258824	63.9
Prior accident years											
Total (11 to 21)		10115	30309	8686	30502	319216		320452			
Line 29 expressed in sterling		10115	30309	8686	30502	319216		320452			



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

Name of insurer

Aviva Insurance Limited

Global business

Currency British pound

Financial year ended

31st December 2011

Reporting territory

United Kingdom other than  
home foreign

FSA general insurance business reporting category

## Creditor

Accident year ended	Month	Year	Number of claims			Gross claims paid		Gross claims outstanding carried forward			Gross claims outstanding brought forward			Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	In this financial year	Reported	In this financial year	Reported	In this financial year	In this financial year			
			1	2	3	4	5	6	7	8	9	10	11	12	13	14
12	2011	11	41467	7394		51661	6059	8833			66553	326936	20.4			
12	2010	12	81577	6083	60481	20531	9355	1125	30679	15054	(14722)	457991	20.0			
12	2009	13	166316	3473	192458	538	1297	1148	4668	2643	(4328)	479966	40.7			
12	2008	14	123004	5108	179696	1278	794	302	4841	1109	(3576)	764287	23.8			
12	2007	15	116079	516	143255	1092	7148	382	8185	647	(210)	700764	21.7			
12	2006	16	122257	97	148126	139	3791	9507	4007	8789	641	1004546	16.1			
12	2005	17	143185	333	173382	112	1270	3120	1046	3008	448	924125	19.2			
12	2004	18	171897	8	210039	169	618	755	383	783	376	954771	22.2			
12	2003	19	166292	5	211925	155	313	568	159	573	304	880793	24.2			
12	2002	20	213596	4	212958	57	317	472	182	572	92	785248	27.2			
Prior accident years				680		201	122	392	155	392	168					
Total (11 to 21)				23701		75933	31084	26604	54305	33570	45746					
Line 29 expressed in sterling						75933	31084	26604	54305	33570	45746					

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

Name of insurer

Aviva Insurance Limited

Global business

Currency British pound

Financial year ended

31st December 2011

Reporting territory

United Kingdom other than home foreign

FSA general insurance business reporting category

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

Accident year ended	Company registration number		Period ended			Monetary units	Category number	Currency code	Reporting territory code			
	GL/JUK/CM	day	month	year	000					261	GBP	AA
Month	Year	R31	2116	GL	31	12	2011	000	261	10	11	AA
		Gross claims carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)		Gross earned premiums		Claims ratio %		
		Reported	Incurring but not reported	Reported	Incurring but not reported							
		5	6	7	8							
12	2011	11	11	11818	43873	18818	108622	41633	132460	132460	41633	108622
12	2010	12	12	4840	64356	4840	143824	3949	55626	55626	3949	143824
12	2009	13	13	5825	73302	5825	23377	1590	13033	13033	1590	23377
12	2008	14	14	4524	77124	4524	8340	628	16304	16304	628	8340
12	2007	15	15	5212	137712	5212	11637	723	9139	9139	723	11637
12	2006	16	16	1218	102270	1218	6	256	103	103	256	6
12	2005	17	17	203	124495	203	24	137	48	48	137	24
12	2004	18	18	147	127336	147	18	22	31	31	22	18
12	2003	19	19	189	58097	189	852	9	101	101	9	852
12	2002	20	20	222	77019	222	39	164	164	164	39	222
Prior accident years		21	21	188		188	3914		750	750		3914
Total (11 to 21)		29	29	41366		41366	300653	48947	227759	227759	48947	300653
Line 29 expressed in sterling		30	30				300653	48947	227759	227759	48947	300653

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

Name of insurer

Aviva Insurance Limited

Global business

Currency British pound

Financial year ended

31st December 2011

Reporting territory

United Kingdom other than  
home foreign

FSA general insurance business reporting category

## Employers liability

Accident year ended	Company registration number		Period ended			Monetary units	Category number	Currency code	Reporting territory code		
	GL/JUK/CM	day	month	year	000					271	GBP
Month	Year	R31	2116	GL	31	12	2011	000	271	GBP	AA
		Gross claims outstanding carried forward		Gross claims outstanding brought forward			Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)		Gross earned premiums	Claims ratio %	
		Reported	Incurred but not reported	Reported	Incurred but not reported						
1	2	3	4	5	6	7	8	9	10	11	
12	2011	11	72	1374	1152	43499	25688	1152	70339	97448	72.2
12	2010	12	500	1656	19885	56869	10251	19885	21179	106540	82.5
12	2009	13	1730	1430	11779	49148	3587	11779	453	124849	60.5
12	2008	14	1555	1691	20512	48932	1384	20512	(454)	154292	66.2
12	2007	15	4016	635	11306	17781	790	11306	(8713)	170200	47.4
12	2006	16	3209	109	19632	6749	586	19632	(1443)	178569	50.5
12	2005	17	4078	25	270	292	279	270	(810)	162200	43.5
12	2004	18	4606	371	1416	505	231	1416	352	158455	57.3
12	2003	19	4657	193	860	3399	84	860	1428	134750	62.7
12	2002	20	6692	109	395	2714	3	395	888	96127	94.8
Prior accident years		21		8988	8867	180189	871287	8867	30143		
Total (11 to 21)		29		16581	96074	410077	914170	96074	113362		
Line 29 expressed in sterling		30			96074	410077	914170	96074	113362		

**Form 31**  
(continuation sheet)

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

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2011**

Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Employers liability**

Accident year ended	Number of claims		Gross claims paid		Gross claims outstanding carried forward			Gross claims outstanding brought forward			Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	
	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	In this financial year	Reported	In this financial year	Reported	In this financial year				Reported
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
		Company registration number <b>R31</b>												
		GL/JUK/CM												
		Period ended												
		Monetary units												
		Category number												
		Currency code												
		Reporting territory code												
12	2001	4748	45	82897	275	141		130	2	284	97369	85.6		
12	2000	11066	549	90613	299	5543		5694		148	111871	86.2		
12	1999	12196	460	142968	200	4093	236	3980	946	(397)	134802	109.4		
12	1998	11697	467	148710	272	9475	837	9023	2437	(876)	145492	109.5		
12	1997	11624	357	153169	254	4316	267	4240	2572	(1975)	157163	100.5		
12	1996	10607	322	153247	208	3659	900	3588	2151	(972)	155218	101.8		
12	1995	10589	225	148048	58	621	1170	632	4510	(3293)	159094	94.2		
12	1994	34755	255	148121	257	2085	1095	2183	4472	(3218)	150506	100.7		
12	1993	21801	151	119914	389	1190	945	1488	3719	(2683)				
12	1992	23292	298	100012	477	5882	22512	5910	23324	(363)				
12	1991	22999	207	97718	421	5142	23378	5170	23380	391				
12	1990	21664	259	94765	435	2235	29438	2499	28816	793				
12	1989	21354	335	82101	365	2507	30304	2681	31528	(1033)				



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

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2011**

Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Employers liability**

Accident year ended	Number of claims		Gross claims paid		Gross claims outstanding carried forward			Gross claims outstanding brought forward			Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	In this financial year	In this financial year	Reported	In this financial year	In this financial year			
Month	Year	1	2	3	4	5	6	7	8	9	10	11	
12	1988	20453	240	67489	317	735	25109	996	26245	(1080)			
12	1987	19093	123	51160	151	490	19914	604	20576	(625)			
12	1986	21309	185	52773	139	5211	18183	4952	17913	668			
12	1985	14482	112	44588	73	2570	18183	2447	18796	(417)			
12	1984	13759	116	37586	321	1461	15585	1670	11049	4648			
12	1983	14011	127	38364	421	1755	17317	2042	16949	502			
12	1982	14704	139	38235	205	2431	17317	2450	15875	1628			
12	1981	10753	151	27122	122	1013	15585	1058	13312	2350			
12	1980	11153	214	25155	432	1599	17317	1909	16413	1026			
12	1979	11385	281	23960	351	1429	19914	1671	20464	(441)			
12	1978	10859	144	21410	526	1034	17317	557	18100	220			
12	1977	11530	196	39129	653	2466	34633	2931	35992	(1171)			
12	1976	15097	218	12047	598	539	17317	1096	14606	2752			

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

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2011**

Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Employers liability**

Accident year ended	Number of claims		Gross claims paid		Gross claims outstanding carried forward			Gross claims outstanding brought forward			Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	In this financial year	Reported	In this financial year	Reported	In this financial year			
Month	Year	1	2	3	4	5	6	7	8	9	10	11	
12	1975		2812		648	110567	5066514	111083	473369	33277	10	11	

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

Name of insurer

Aviva Insurance Limited

Global business

Currency British pound

Financial year ended

31st December 2011

Reporting territory

United Kingdom other than  
home foreign

FSA general insurance business reporting category

## Professional indemnity

Accident year ended	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward			Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	In this financial year	Reported	In this financial year	In this financial year			
Month	1	2	3	4	5	6	7	8	9	10	11	12
Year	1	2	3	4	5	6	7	8	9	10	11	12
12 2011	248	1504		2504	40546	1363			44413	49678	89.4	
12 2010	342	1386	2273	6756	39443	284	40125	1090	5268	56525	86.3	
12 2009	438	1116	9533	14239	32258	86	42992	309	3282	60036	93.5	
12 2008	821	1390	18982	23963	33543	60	51154	244	6168	72218	106.0	
12 2007	504	762	19432	10358	46034	33	51826	161	4438	64861	117.0	
12 2006	463	970	19789	16984	21087		39060	14	(1003)	93789	61.7	
12 2005	1675	1437	17717	19891	3974		22491		1374	107433	38.7	
12 2004	1814	2390	17401	1585	12511		13881		215	88950	35.4	
12 2003	1716	1319	16623	1455	812		116		2151	78645	24.0	
12 2002	1466	103	16071	2161	10052		14282		(2069)	62922	45.0	
Prior accident years		356		887	13269		11736		2420			
Total (11 to 21)		12733		100783	253529	1826	287663	1818	66657			
Line 29 expressed in sterling				100783	253529	1826	287663	1818	66657			

**Form 31**  
(continuation sheet)

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

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2011**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Professional indemnity**

Accident year ended	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward			Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %																	
	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	In this financial year	Reported	In this financial year	In this financial year																				
Month	Year	1	2	3	4	5	6	7	8	9	10	11																	
		GL/JUK/CM		Company registration number		R31		2116		GL		31		12		2011		000		Monetary units		Category number		272		GBP		AA	
12	2001	774	25	15824	98	429		419		108	41638	39.3																	
12	2000	1077	20	15428	37	701		549		189	42960	37.6																	
12	1999	1026	28	16559	615	1879		1352		1142	62832	30.3																	
12	1998	888	29	28400	6	2384		1995		395	83092	37.1																	
12	1997	629	13	20596	94	2198		1997		295	83145	27.5																	
12	1996	536	19	20076	14	539		493		60	33168	62.2																	
12	1995	88	16	4938	2	1818		1583		237	8032	84.1																	
12	1994	87	22	2349	5	276		313		(32)	4137	63.6																	
12	1993	74	18	1421	1	591		432		160																			
12	1992	62	22	919	2	45		75		(28)																			
12	1991	42	15	689		73		20		53																			
12	1990	38	19	271		97		448		(351)																			
12	1989	30	13	687		101		203		(102)																			

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

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2011**

Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Professional indemnity**

Accident year ended	Number of claims		Gross claims paid		Gross claims outstanding carried forward			Gross claims outstanding brought forward			Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	In this financial year	In this financial year	Reported	In this financial year	In this financial year			
Month	Year	1	2	3	4	5	6	7	8	9	10	11	
		GL	31	12	2011	000	Category number	272	GBP	AA			
12	1988	28	12	49		7		26		(19)			
12	1987	29	12	110		661		635		26			
12	1986	19	12	5		17		2		15			
12	1985	19	17	290	13	3		14		2			
12	1984	14	14	880		1419		1177		242			
12	1983	13	12	4		5		1		4			
12	1982	13	12	1		4				4			
12	1981	1	1	4		3				3			
12	1980		1			3				3			
12	1979		1			2				2			
12	1978												
12	1977												
12	1976	2	1	2		1				1			

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

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2011**

Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Professional indemnity**

Accident year ended	Number of claims		Gross claims paid		Gross claims outstanding carried forward			Gross claims outstanding brought forward			Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported	Reported	Incurred but not reported			
Month	Year	1	2	3	4	5	6	7	8	9	10	11	AA
12	1975		2			13						11	AA

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

Name of insurer

Aviva Insurance Limited

Global business

Currency British pound

Financial year ended

31st December 2011

Reporting territory

United Kingdom other than home foreign

FSA general insurance business reporting category

## Public and products liability

Accident year ended	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward			Period ended			Monetary units	Category number	Currency code	Reporting territory code		
	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	In this financial year	Reported	In this financial year	Reported	In this financial year	Reported	In this financial year					Reported	In this financial year
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	2011	000	273	GBP	AA
12	2011	11	642	3811	4095	65404	28504			98003	164587	59.5						
12	2010	12	3375	3895	13074	64477	6501	62350	27710	(6008)	150342	58.6						
12	2009	13	4521	3510	13569	56923	2826	70941	7519	(5142)	156480	67.9						
12	2008	14	6773	3071	14535	45698	1040	69184	3435	(11346)	188384	60.4						
12	2007	15	7414	1254	11611	31412	419	45814	1212	(3584)	169960	61.5						
12	2006	16	8401	671	7611	19751	162	23697	495	3332	196228	47.6						
12	2005	17	9837	197	3679	6084	58	7639	140	2042	196631	39.2						
12	2004	18	11413	356	839	8063	18	4762	82	4076	211827	34.4						
12	2003	19	10418	140	460	1120	1120	810	33	737	189254	33.1						
12	2002	20	10212	18	135	1598	1420	1420	5	308	141420	52.0						
Prior accident years		21		126	6629	16548		18892	14	4271								
Total (11 to 21)		29		17049	76237	317078	39528	305509	40645	86689								
Line 29 expressed in sterling		30			76237	317078	39528	305509	40645	86689								

**Form 31**  
(continuation sheet)

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

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2011**

Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Public and products liability**

Accident year ended	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward			Monetary units	Category number	Currency code	Reporting territory code
	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported	Incurred but not reported				
Month	1	2	3	4	5	6	7	8	9	10	273	GBP	AA
12 2001	13457	10	65949	542	1379		1018	14	889	136135			49.9
12 2000	20337	13	85698	840	2145		3585		(600)	135006			65.7
12 1999	17998	11	88890	48	1325		1410		(37)	147359			61.3
12 1998	17033	22	120742	2102	4244		5769		577	171178			74.2
12 1997	19828	6	106800		1106		648		458	186719			57.8
12 1996	18212	3	89714	201	88		140		149	160574			56.1
12 1995	18201	5	109586		771		800		(29)	189421			58.3
12 1994	19401	2	100838	3	439		835		(393)	196545			51.5
12 1993	25109	4	108277	83	581		211		453				
12 1992	28849	6	96484		1089		1211		(122)				
12 1991	29665	1	90377		54		35		19				
12 1990	29822	2	108589		46		37		9				
12 1989	28460	7	82342		40		23		17				



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

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2011**

Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Public and products liability**

Accident year ended	Number of claims			Gross claims paid		Gross claims outstanding carried forward			Gross claims outstanding brought forward			Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	In this financial year	Reported	In this financial year	Reported	In this financial year	In this financial year			
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
GL	31	12	2011	000	273	GBP	AA							
12	1988	28054	4	60717	1893	40		95		1838				
12	1987	32658	1	63097		8		12		(4)				
12	1986	33342	1	54803	1	79		30		50				
12	1985	34883	3	42343	390	271		105		556				
12	1984	41822	2	42159	16	13		61		(32)				
12	1983	44628	1	39504		9		8		1				
12	1982	44605	2	31945	27	207		308		(74)				
12	1981	41476	1	23919	2	191		182		11				
12	1980	34937	2	22879	1	200		166		35				
12	1979	36120	2	17949	1	6		3		4				
12	1978	34056	1	18209		83		70		13				
12	1977	33238	2	12657	51	129		152		28				
12	1976	41079	3	13804	5	139		133		11				

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

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2011**

Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Public and products liability**

Accident year ended	Number of claims		Gross claims paid		Gross claims outstanding carried forward			Gross claims outstanding brought forward			Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	In this financial year	Reported	In this financial year	Reported	In this financial year			
Month	Year	1	2	3	4	5	6	7	8	9	10	11	
12	1975		9		423	1866		1845		444		11	

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

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2011**

Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Private motor comprehensive**

Accident year ended	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Company registration number			Period ended			Claims ratio %	Vehicle years (000's)	Claims frequency %	
	Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	In this financial year	Reported	In this financial year	Reported	In this financial year	GL/JUK/CM	day	month	year				Monetary units
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	2011	000	121	GBP	AA
12	2011	11	165691	116652	288050	346446	72260	7	8	9	10	11	12	10	000	121	GBP	AA
12	2010	12	214552	74983	180334	126874	10941	262816	53045	2288	782518	79.4	1915	15.1				
12	2009	13	292339	20482	61601	129814	4489	182014	12104	1786	822855	86.3	1989	15.7				
12	2008	14	305965	8785	51988	152226	2545	176390	5935	24434	1047805	90.2	1795	17.5				
12	2007	15	339414	10604	36337	70925	1507	101300	2040	5429	1146186	85.2	2060	17.0				
12	2006	16	420582	1173	29097	85320	998	101229	1096	13090	1332998	84.1	2534	16.6				
12	2005	17	446428	795	16827	49536	649	47712	691	18609	1355078	75.4	2717	16.5				
12	2004	18	403850	344	6787	21238	224	29005	349	(1105)	1240471	70.9	2534	16.0				
12	2003	19	379659	29	4167	20799	231	28249	272	(3324)	1221456	67.1	2469	15.4				
12	2002	20	365321	13	3089	9500	640	26179	657	(13607)	1179268	67.8	2303	15.9				
Prior accident years		21		316	6842	123921	427	128513	478	2199								
Total (11 to 21)		29		234176	685119	1136599	94911	1083407	76667	756555								
Line 29 expressed in sterling		30			685119	1136599	94911	1083407	76667	756555								

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

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2011**

Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Private motor non-comprehensive**

Accident year ended	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Period ended			Monetary units	Category number	Currency code	Reporting territory code
	Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	In this financial year	Reported	In this financial year	day	month	year				
Month	1	2	3	4	5	6	7	8	9	10	11	12	122	GBP	AA
12 2011	1702	3154	9781	15982	3120	28883	18119	159.4	32	15.2					
12 2010	5317	2273	6403	7464	469	9894	18149	124.0	50	15.2					
12 2009	4682	1449	12389	4631	116	5944	13684	143.5	47	13.0					
12 2008	4915	1264	18138	8337	65	5939	20948	135.6	40	15.4					
12 2007	10968	2779	38421	14292	120	16184	51337	115.4	100	13.7					
12 2006	22204	2691	84694	7927	165	14994	107242	93.7	225	11.1					
12 2005	44768	1889	116137	12698	155	15044	142461	94.6	314	14.9					
12 2004	50160	1130	135743	5404	184	6135	149569	95.3	342	15.0					
12 2003	37675	3734	124985	23692	143	16150	134445	111.6	311	13.3					
12 2002	31459	87	88117	10659	3	309	115673	85.7	261	12.1					
Prior accident years		18	291	15488		9709	6065								
Total (11 to 21)		20468	45347	126574	4540	100302	72729								
Line 29 expressed in sterling			45347	126574	4540	100302	72729								

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

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2011**

Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Fleets**

Accident year ended	Company registration number										Reporting territory code			
	GL/JUK/CM			Period ended			Monetary units			Category number		Currency code		
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Gross claims outstanding carried forward	Reported	Gross claims outstanding brought forward	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
12	2011	11	61518	19678	146926	118051	16439	7	8	9	10	11	12	13
12	2010	12	78281	5904	67064	70434	2611	110928	10836	18345	299985	77.0	375	22.4
12	2009	13	84719	5418	18569	35639	1205	53436	3027	(1050)	314354	66.1	336	26.8
12	2008	14	92724	5042	24586	52123	352	72124	1806	3131	390487	80.8	435	22.5
12	2007	15	84012	4249	16921	27326	120	43093	814	460	405060	80.0	461	19.1
12	2006	16	89599	4764	10493	39466	61	38703	479	10838	431732	77.5	512	18.4
12	2005	17	98749	1959	2140	30803	13	31170	207	1579	405876	77.6	463	21.8
12	2004	18	89607	534	1760	2551	1	5719	84	(1491)	473485	59.6	534	16.9
12	2003	19	84029	930	1045	13243		13220	79	989	494460	53.6	530	16.0
12	2002	20	85193	376	802	5214		6605	29	(618)	445272	41.3	470	18.2
Prior accident years		21		293	2832	23795		15073	3	11551				
Total (11 to 21)		29		49147	293138	418645	20802	390071	17364	325150				
Line 29 expressed in sterling		30			293138	418645	20802	390071	17364	325150				





### Equalisation provisions

Form 37

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

	Company registration number	GL/UK/CM				Period ended			units
		2116	GL	31	12	2011	year	£000	
	R37	Business grouping D (nuclear)	Business grouping C (marine and aviation)	Business grouping B (business interruption)	Business grouping A (property)	Business grouping E (non-proportional treaty)	All business groupings	Credit insurance business	
<b>Calculation of the maximum provision</b>		<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>5</b>	<b>6</b>	<b>7</b>	
Total net premiums written in the previous 4 years	11		24064	568193	2140530				
Net premiums written in the current year	12		3277	137369	654173				
Maximum provision	13		2187	28222	111788		142197		

### Calculation of the transfer to/from the provision

Equalisation provision brought forward	21						136071		
Transfers in	22		197	4121	19625		23943		
Total abnormal loss	23								
Provisional transfers out	24								
Excess of provisional transfer out over fund available	25								
Provisional amount carried forward (21+22-24+25)	26						160014		
Excess, if any, of 26 over 13	27						17817		
Equalisation provision carried forward (26-27)	28						142197		
Transfer in/(out) for financial year (28-21)	29						6126		



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

**Form 38**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

	Company registration number					GL/UK/CM			Period ended			units
	R38	2116	GL	31	12	2011	2011	2011	year	year	£000	
			Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)					
		<b>1</b>										
<b>Other than credit business</b>												
Net premiums earned	11	881797		140527	3264							
Claims incurred net of reinsurance	12	527710		45461	2690							
Trigger claims value	13	639303		101882	3101							
Abnormal loss	19											
Trigger claims ratio		72.5 %		72.5 %	95 %			25 %		100 %		

**Credit business**

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

## Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return****Aviva Insurance Limited****Financial year ended 31st December 2011****\*0101\* MODIFICATION TO THE RETURN**

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

- 1) modified by a direction made under section 148 of the Financial Services and Markets Act 2000 on 6th January 2012. Under this direction, the return includes the business transferred into the Company, and excludes the business transferred out of the Company, under a Part VII transfer on 14th November 2011, but with a deemed effective date for regulatory reporting purposes of 1st January 2011. The Part VII transfer related to a portfolio of general insurance business which was transferred to the Company from the fellow group companies, London and Edinburgh Insurance Company Limited, CGU Underwriting Limited, Aviva Insurance UK Limited, Aviva International Insurance Limited, The Ocean Marine Insurance Company Limited, Scottish Boiler and General Insurance Company Limited, CGU Bonus Limited and Hamilton Insurance Company Limited. On the same date certain London Market business in these companies, the Company and The World Auxiliary Insurance Corporation Limited were transferred to The Ocean Marine Insurance Company Limited.
- 2) modified by a direction made under section 148 of the Financial Services and Markets Act 2000 on 6th January 2012. Under this direction, the comparative column on Forms 16 and 20 need not be completed by the Company for the financial year ended 31st December 2011.
- 3) modified by a direction under section 148 of the Financial Services and Markets Act 2000 made on 10th June 2009. 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.
- 4) modified by a direction made under section 148 of the Financial Services and Markets Act 2000 on 9th December 2011. This direction allows the firm to treat as secured the collateralised loan between Aviva Insurance Limited (as lender) and Aviva Group Holdings Limited (as borrower) up to its realistic realisable value subject to relevant counterparty exposure limits in INSPRU 2.1.22R.

**\*0111\*, \*0311\*, \*1111\*, \*1211\*, \*1311\*, \*1511\*, \*1711\* RESTATEMENT OF COMPARATIVES**

For the 2010 year, the Company was included in the annual insurance return of Aviva International Insurance Limited, a parent company. The Company is required to prepare a separate return for 2011. The comparatives included in this return are those that would have been presented had a separate return for 2010 been prepared for the Company, subject in the case of Forms 11 and 12 to the adjustments described in supplementary notes 1102 and 1202. The Company has a waiver from the presentation of comparatives for Forms 16 and 20, as detailed in note \*0101\* above.

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

	<b>2011</b>	<b>2010</b>
	<b>£000</b>	<b>£000</b>
Total admissible assets (Form 13, line 89)	12,262,622	6,442,553
Total liabilities (Form 15, line 69)	(9,600,233)	(3,062,641)
Net admissible assets	2,662,389	3,379,912
Add back capital requirement of regulated related undertakings	5,059,438	5,853,386
	<u>7,721,827</u>	<u>9,233,298</u>
Total capital resources after deductions (Form 3, line 79)	<u>7,721,827</u>	<u>9,233,298</u>

## Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return****Aviva Insurance Limited****Financial year ended 31st December 2011****\*0310\* VALUATION DIFFERENCES**

At 31st December 2011, line 35 was £142.2m which relates to the equalisation provision gross of deferred taxes.

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

	<b>2011</b>
	<b>£000</b>
Opening Profit and loss account and other reserves (Form 3, line 12)	(7,494,000)
Closing Profit and loss account and other reserves (Form 3, line 12)	<u>6,953,000</u>
Movement in profit & loss account and other reserves (Form 3, line 12)	(541,000)
Add: Movement on equalisation provision	6,126
Add: FV gains/losses on investment in subsidiaries	325,874
Add: Movement in profit and loss reserves on Part VII prior to transfer on 14 <sup>th</sup> November 2011	100,106
Less: Part VII transfer of capital reserves on 14 November 2011	<u>(2,472,000)</u>
Loss for the year (Form 16, line 49)	(2,580,894)
Dividends for the year (Form 16 line 51)	<u>-</u>
Losses retained for the financial year (Form 16, line 59)	(2,580,894)

**\*1102\*, \*1202\*, SIGNIFICANT CHANGE IN THE BUSINESS PORTFOLIO**

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

As a result of the Part VII transfer described in note 0101 (1), the 2010 and 2011 values on Forms 11 and 12 have been calculated as though the effects of the transfers had been applied to the full three year history required in those Forms. Consequently, for 2010 (prior year comparatives), the values in those Forms are different from those disclosed in the supplementary note to the 2010 return. The resultant figure reported at Form 1 line 31 column 2 has not been restated.

**\*1105\*, \*1205\* DIFFERENCES BETWEEN FORMS 11/12 AND FORMS 21 ET SEQ**

As a result of the Part VII transfer described in note 0101 (1), the 2010 and 2011 values on Forms 11 and 12 have been calculated as though the effects of the transfers had been applied to the full three year history required in those Forms. Consequently, for 2011, those Forms contain values which would not agree with the revenue Forms 21 et seq which are included in this return and the corresponding Forms that would have been prepared if the Company had prepared solo returns for 2009 and 2010.

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva Insurance Limited

#### Financial year ended 31st December 2011

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

At 31st December 2011, the aggregate values of the following types of investments were held by the Company:

1. Unlisted investments, comprising debt and equity securities	£25m (2010 £nil)
2. Listed investments which are not readily realisable	£10.7m (2010 £nil)
3. Holdings in non-authorised collective investment schemes	£nil (2010 £nil)
4. Reversionary interests or remainders in property other than land and buildings	£nil (2010 £nil)

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

At 31st December 2011, the Company held £33.8m (2010 £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

The maximum counterparty exposure to any one counterparty permitted by the Group's Investment guidelines during 2011 was £950m. This amount was not exceeded by any of the counterparty exposures within Aviva Insurance Limited's portfolio.

#### \*1307\* SECURED EXPOSURES

At 31st December 2011, there was an exposure on loan position of £441.2m collateralised by a value of £469.6m.

During the year a new secured loan was provided by the Company to Aviva Group Holdings Limited of £4.7bn. This loan is secured over the rights of Aviva Life Holding UK Limited (ALHUK). The admissible value of the loan after the application of relevant counterparty exposure limits included in Line 28 is £1.3bn.

#### \*1315\* OTHER ASSETS

At 31st December 2011, other assets were £104m which represent 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.

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva Insurance Limited

#### Financial year ended 31st December 2011

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

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

(b) At 31st December 2011, the Company had no unprovided capital gains tax liability. There were significant capital losses not currently provided within the UK Group which are available for use against a capital gain if one were to arise.

(c) In the course of conducting insurance business, the Company receives general insurance liability claims, and becomes involved in actual or threatened litigation arising there from, including claims in respect of pollution and other environmental hazards. Amongst these are claims in respect of asbestos production and handling in the United Kingdom. Given the significant delays that are experienced in the notification of these claims, the potential number of incidents which they cover and the uncertainties associated with establishing liability and the availability of reinsurance, the ultimate cost cannot be determined with certainty.

(d) The Company has guaranteed the commercial paper programme under which the maximum liability is £2,000m and the amount outstanding at 31st December 2011 was £506m.

The Company also acts as guarantor for the related committed borrowing facilities of Aviva plc, under which the maximum liability is £2,115m and the amount outstanding at 31st December 2011 was £nil. The amount of £2,115m is jointly guaranteed by Aviva International Insurance Limited.

The Company also acts as guarantor in respect of reserving in connection with the 2002 sale of Aviva Courtaige to Groupama. This has been estimated to total £334m at 31st December 2011 and is jointly guaranteed by Aviva International Insurance Limited.

(e) There are no fundamental uncertainties.

##### \*1504\* DEFICIT IN A REGULATED RELATED UNDERTAKINGS

As at 31st December 2011 the Company has made a provision in respect of the deficit in the following regulated related undertakings:

	Relationship to Aviva Insurance Limited	Solvency Deficit
		£000
Eurovita Assicurazioni Spa	Subsidiary	27,815
Aviva Italia Spa	Subsidiary	6,682
Aviva Previdenza	Subsidiary	1,086
<b>Total</b>		<b>35,583</b>

This deficit has been deducted from the value included in investments in group undertakings and participating interests and deductions from the aggregate value of assets within Lines 23 and 87 respectively reported on Form 13.

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva Insurance Limited

#### Financial year ended 31st December 2011

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

At 31st December 2011, other adjustments comprised of claims equalisation provision of £142.2m (2010 £136.1m).

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

Assets and liabilities are converted into sterling at rates of exchange ruling at 31st December 2011. Revenue transactions denominated in foreign currencies are translated at the exchange rate at the date of the transaction.

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

Other income and charges comprises:

	<b>2011</b>
	<b>£000</b>
General Corporate Costs	(12,340)
Loss on sale of subsidiaries	(208,730)
Restructuring costs	(18,400)
Pension funding	(120,400)
Impairment of investment in subsidiaries	(2,558,827)
Total (Form 16 Line 21)	<u>(2,918,697)</u>

##### \*1701\* VARIATION MARGIN

The aggregate amount of variation margin which has been received by the Company is £11.0m. This is allocated to Form 13 Line 44. No amounts included on Form 13 reflect the liability to repay any excess.

##### \*20Aa\* RISK CATEGORY ALLOCATION

In accordance with rule 9.14B, for all contracts of insurance, the Company has allocated its business to the single risk category that best describes the risk covered by the contract of insurance. However, in respect of the reinsurance accepted under the quota share 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.

## Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return****Aviva Insurance Limited****Financial year ended 31st December 2011****\*20Af\* ANALYSES OF MIXED RISK CATEGORIES**

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

Groups of classes	Gross premium written £000	Provision for undiscounted gross claims		Provision for gross unearned premium £000
		Reported £000	IBNR £000	
<b>TRAVEL</b>				
Accident and Health	49,767	13,605	2,043	9,336
Fire and other damage to property	9,049	2,474	371	1,698
Classes 16, 17 and 18 combined	31,670	8,658	1,300	5,941
<b>Total</b>	<b>90,486</b>	<b>24,737</b>	<b>3,714</b>	<b>16,975</b>
<b>MIXED COMMERCIAL PACKAGE</b>				
Fire and other damage to property	37,660	12,423	3,364	26,746
Liability	17,064	5,629	1,524	12,119
Classes 16, 17 and 18 combined	4,119	1,359	368	2,925
<b>Total</b>	<b>58,843</b>	<b>19,411</b>	<b>5,256</b>	<b>41,790</b>

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

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

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

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

Set out below are both the balances transferred under the Part VII transfer, by business reporting category, as at 1st January 2011, the deemed effective date of the transfer; and the outstanding balances contained within this return as at 31st December 2011 within columns 2, 3 and 4 of Form 20A.

Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return****Aviva Insurance Limited****Financial year ended 31st December 2011****Balances as at 1st January 2011**

<b>Category number</b>	<b>FSA return general insurance business reporting category</b>	<b>Reported</b>	<b>Incurred but not reported</b>	<b>Gross UPR</b>
		£000	£000	£000
111	Medical insurance	8,686	30,502	184,776
113	Travel	2,254	2,284	20,893
114	Personal Accident or Sickness	2,132	399	5,880
121	Private motor - comprehensive	1,054,891	76,657	426,064
122	Private motor - non-comprehensive	99,957	3,430	7,212
123	Motor cycle	23,554	3,225	12,408
160	Household and domestic all risks	243,931	18,462	295,695
182	Creditor	22,908	23,384	22,698
184	Legal expenses	9	0	157
185	Mortgage indemnity	2,445	0	0
186	Pet insurance	1,243	32	1,039
187	Other personal financial loss	5,957	669	5,323
221	Fleets	386,747	17,364	192,203
222	Commercial vehicles	60,876	3,612	37,872
223	Motor other	40,090	2,914	14,229
261	Commercial property	9,640	3,715	4,286
262	Consequential loss	3,117	-13	1,252
263	Contractors or engineering all risks	581	15	0
271	Employers liability	197,159	746,122	603
272	Professional indemnity	45,954	0	26
273	Public and products liability	37,965	853	1,383
274	Mixed commercial package	38,742	5,798	34,200
281	Fidelity and contract guarantee	387	1	4,085
283	Suretyship	10,581	654	7,582
331	Aviation liability	70,327	20,896	0
332	Aviation hull	752	231	0
341	Marine liability	550	150	0
342	Marine hull	2	0	0
343	Energy (on and off-shore)	1	0	0
347	Yacht	15	0	14
	Total primary (direct) and facultative goods in transit	177	10	0
350	Non-proportional motor	590	3,575	0
530	Non-proportional aviation	2,537	776	0
540	Non-proportional marine	100	20	0
560	Non-proportional property	30	0	0
570	Non-proportional liability (non-motor)	5,624	6,310	0
590	Non-proportional aggregate cover	0	22,015	0
610	Proportional accident & health	1,349	192	2,788
620	Proportional motor	15,337	264	6
630	Proportional aviation	3,348	1,189	0
660	Proportional property	77,568	12,078	134,304
670	Proportional liability (non motor)	22,255	43,167	0
<b>Total</b>		<b>2,500,368</b>	<b>1,050,952</b>	<b>1,416,978</b>



Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return****Aviva Insurance Limited****Financial year ended 31st December 2011****Balances as at 31st December 2011**

Category number	FSA return general insurance business reporting category	Reported	Incurred but not reported	Gross UPR
		£000	£000	£000
111	Medical insurance	284	0	0
113	Travel	14,254	2,284	0
114	Personal Accident or Sickness	568	210	0
121	Private motor - comprehensive	803,053	22,651	0
122	Private motor - non-comprehensive	110,212	1,420	0
123	Motor cycle	12,365	1,425	0
160	Household and domestic all risks	74,111	1,252	0
182	Creditor	10,557	12,379	625
184	Legal expenses	9	0	0
185	Mortgage indemnity	2,105	0	0
186	Pet insurance	521	19	0
187	Other personal financial loss	2,654	214	0
221	Fleets	291,390	4,363	0
222	Commercial vehicles	48,598	1,435	0
223	Motor other	30,623	887	0
261	Commercial property	3,498	637	0
262	Consequential loss	1,265	4	0
263	Contractors or engineering all risks	320	2	0
271	Employers liability	184,429	746,122	0
272	Professional indemnity	42,251	0	0
273	Public and products liability	32,510	536	0
274	Mixed commercial package	21,563	2,547	0
281	Fidelity and contract guarantee	216	1	1,492
283	Suretyship	5,869	325	2,730
331	Aviation liability	68,132	10,030	0
332	Aviation hull	790	221	0
341	Marine liability	400	100	0
342	Marine hull	2	0	0
343	Energy (on and off-shore)	0	0	0
347	Yacht	15	0	0
	Total primary (direct) and facultative goods in transit	177	10	0
350	Non-proportional motor	590	3,575	0
530	Non-proportional aviation	2,548	337	0
540	Non-proportional marine	100	20	0
560	Non-proportional property	31	0	0
570	Non-proportional liability (non-motor)	6,854	6,310	0
590	Non-proportional aggregate cover	0	22,015	0
610	Proportional accident & health	725	25	0
620	Proportional motor	6,582	140	0
630	Proportional aviation	2,596	611	0
660	Proportional property	11,001	383	0
670	Proportional liability (non motor)	14,785	32,569	0
Total		1,808,553	875,059	4,847

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva Insurance Limited

#### Financial year ended 31st December 2011

##### \*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)

#### PART VII TRANSFER

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

#### REINSURANCE AGREEMENTS

As a result of the Part VII transfer, the reinsurance agreement between Gresham Insurance Company Limited and Aviva International Insurance Limited ("All") was transferred from All to the Company on 14th November 2011. For the purposes of this return, the transfer was deemed to have taken place on 1st January 2011 and hence the reinsurance premiums included in the statement required by rule 9.27, of £222,106k, are for the whole of 2011.

The Company received a reinsurance premium of £69,000k on 14th November 2011 in respect of the London Market business and claims retained by The Ocean Marine Insurance Company Limited. Details are set out in the statement required by rule 9.27.

The Company (including those companies whose business was transferred to the Company under the Part VII transfer) has paid £33,490k to Aviva Annuity UK Limited for reinsurance premiums in respect of Periodic Payment Orders. The anticipated recoveries as at 31st December 2011 are £152,293k.

The Company (including those companies whose business was transferred to the Company under the Part VII transfer) has paid £6,927k to Aviva Re Limited for reinsurance. The anticipated recoveries as at 31st December 2011 are £13,001k.

#### EXPENSES

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

- Aviva Consumer Products Limited £3,304k
- Aviva Risk Management Solutions UK Limited £15,770k
- Aviva Insurance Services UK Limited £2,280k
- Gresham Insurance Company Limited £48,576k
- RAC plc £11,841k

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva Insurance Limited

#### Financial year ended 31st December 2011

#### EXPENSES cont

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

- Aviva Employment Services Limited £376,298k in relation to staff and pension costs
- Aviva Central Services UK Limited £399,386k in relation to facilities' charges
- Aviva Health UK Limited £85,528k in relation to operating costs for healthcare insurance business
- Aviva plc £2,779k in relation to corporate costs
- Aviva Credit Services Ltd £5,791k in relation to collection costs

#### CAPITAL AND OTHER FUNDING

The following material transactions took place during 2011:-

Received By	Paid By	Relationship	Amount £m	Transaction
Aviva International Insurance Ltd *	Gresham Insurance Company Limited	Parent/Subsidiary	8.0m	Dividend
Aviva International Insurance Ltd *	RAC Insurance Limited	Parent/Subsidiary	365.9m	Dividend
Aviva International Insurance Ltd *	Aviva Consumer Products UK Limited	Parent/Subsidiary	15.0m	Dividend

\* The above subsidiaries and resultant asset proceeds were part of the assets transferred to the Company as part of the Part VII transfer on 14th November 2011. As the effective date of transfer is deemed to be 1st January for FSA return reporting purposes they have been reflected in this return.

#### \*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 £83,784k of undiscounted gross claims on Form 20A, £19,197k net of reinsurance.

#### \*2101\*, \*2201\*, \*2301\*, \*2401\*, \*3101\*, \*3201\* DIFFERENCE BETWEEN BROUGHT FORWARD AMOUNTS

For the 2010 year, the Company was included in the annual insurance return of Aviva International Insurance Limited, a parent company. The Company is required to prepare a separate solo return for 2011. The brought forward balances included in this return are those that would have been presented had a separate return for 2010 been presented for the Company, adjusted for the Part VII transfer noted above, and any foreign exchange adjustments.

#### \*2102\* UNEARNED PREMIUMS

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

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva Insurance Limited

#### Financial year ended 31st December 2011

##### \*2202\* \*2404\* CLAIMS MANAGEMENT COSTS

Claims management costs represent indirect overhead costs incurred in respect of maintaining settlement functions. These costs include both charges by third parties and an attribution of the Company's own expenses, such as salaries and related costs of employees. Provision has been made at the year end for all claims management costs to cover the anticipated future costs of negotiating and settling claims which have been incurred, whether reported or not. No provision has been made where claims management costs are contractually incurred by third parties.

##### \*2204\* \*2406\* ACQUISITION COSTS

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

##### \*2205\* \*2502\* UNEXPIRED RISKS

Provision is made for unexpired risks when, after taking account of an element of attributable investment income, if necessary, it is anticipated that unearned premiums will be insufficient to cover future claims and expenses on existing contracts. In 2011 and 2010, no investment income has needed to be taken into account.

##### \*2402\* ADOPTION OF UNDERWRITING YEAR ACCOUNTING

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

##### \*2407\* UNDERWRITING YEAR BUSINESS

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

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

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

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva Insurance Limited

#### Financial year ended 31st December 2011

##### \*3001\* \*3003\* DISCOUNTING

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

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

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

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

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

##### \*3701\* \*3801\* EQUALISATION PROVISIONS

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

For the purposes of INSPRU 1.4.34, lines 11 and 12 of form 38 have been increased by the value of the net outstanding claims transferred into the business groupings as a result of the Part VII transfers on 14th November and described in note 0101 (1). This is deemed to represent the consideration for the net outstanding claims received by the Company.

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011****Additional information as required by rule 9.25 of the Accounts and Statements Rules**

<b>Reinsurer details As required by rule 9.25; (Para 1(a))</b>	<b>Connection (Para 1(b))</b>	<b>Prop. RI Treaties (Para 1(c)(i)) £000</b>	<b>Non Prop. RI Treaties (Para 1(c)(ii)) £000</b>	<b>Debts O/S (Para 1(d)) £000</b>	<b>Deposits Rec.d (Para 1(e)) £000</b>	<b>Antic. Recov. (Para 1(f)) £000</b>	<b>Comments</b>
RenaissanceRe Holdings Ltd Renaissance House 12 Crow Lane Pembroke HM 19 Bermuda	None		5,083				
DaVinci Reinsurance Ltd (as Renaissance Re)	None						Eff 2007 Included in Ren Re
Top Layer Reinsurance Ltd (as Renaissance Re)	None						Eff 2007 Included in Ren Re
National Indemnity Company 3024 Harney Street Omaha NE 68131-3580 USA	None						Eff 2011 included in separate The Ocean Marine Insurance Company Ltd FSA return
HSBC Holdings PLC 1 Grand Canal Square Grand Canal Harbour Dublin 2 Ireland	None	(64,647)					
MS&AD Insurance Group Holdings Inc 12F, Yaseu First Financial Bldg. 1-3-7, Yaseu, Chuo-ko Japan	None			37		568	Previously AIOI Insurance Company Limited
Tokio Marine Holdings Tokio Marine Nichido Building Shintan 1-2-1 Marunouchi , Chiyoda-Ku, Tokyo 100-0005 Japan	None	30	1,064			33	

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011****Additional information as required by rule 9.25 of the Accounts and Statements Rules**

Reinsurer details As required by rule 9.25; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
Tokio Millenium Re Wellesley House North 90 Pitts Bay Road Pembroke HM08 Bermuda	None						Subsidiary of Tokio Marine Holdings
Pool Reinsurance Co Ltd Hanover House 14 Hanover Square London W1S 1HP	None	56,189				26,925	
Swiss Reinsurance Company Ltd Mythenquai 50/60 PO Box 8022 Zurich Switzerland	None	156	24,537	1,163		29,996	
Munich Reinsurance Co. 107 Koenigstrasse 80802 Munich Germany	None	9,019	22,800	2,267		55,699	
New Reinsurance Company 6-8 rue de L'Athene Case postale 3504 CH-1211 Geneve 3 Switzerland	None						Eff 2007 Included in Munich Re
Lloyd's Underwriters 1 Lime Street London EC3M 7HA	None						2007 - 2010 shown by separate syndicates
Aviva Re Ltd Cannon's Court, 22 Victoria Street Hamilton HM 12 Bermuda	Fellow group undertaking	820	6,107	2,564		13,001	

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011****Additional information as required by rule 9.25 of the Accounts and Statements Rules**

Reinsurer details As required by rule 9.25; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
General Reinsurance UK Ltd (Berkshire Hathaway Inc) 3555 Farnam Street Suite 1440 Omaha NE68131 USA	None	488	2,383	863		9,160	
Partner Reinsurance Company Wellesley House South 90 Pitts Bay Raod Pembroke HM 08 Bermuda	None		2,852	17		640	
Montpelier Re Holdings Ltd 94 Pitts Bay Road Pembroke, HM08 Hamilton Bermuda	None		802				
Aviva Life Re Limited One Park Place Hatch Street Dublin 2 Ireland	Fellow group undertaking						
Aviva Annuity UK Limited 2 Rougier Street York YO90 1UU	Fellow group undertaking	33,490				152,293	
Colombia Insurance Company (Berkshire Hathaway Inc) 3555 Farnam Street Suite 1440 Omaha NE68131 USA	None			34,974			



Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

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

Reinsurer details As required by rule 9.25; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
Transatlantic Holdings Inc 80 Pine Street New York 10005, USA	None	122	1,556			538	
ACE Ltd. 17 Woodbourne Avenue, Hamilton HM08 Bermuda	None	395	441			95	
XL Capital Ltd Brian O'Hara House One Bermudiana Rd Hamilton HM08 Bermuda	None			77		2,930	
Carphone Warehouse Assurance Limited 49 Victoria Street Hamilton HM12 Bermuda	None						
GE Frankona Reinsurance Ltd Regis House 45 King William Street London EC4R 9AN	None						Eff 2007 Included in Swiss Re

**Name of insurer**            **Aviva Insurance Limited**

Global business

Financial year ended        **31st December 2011**

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

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

**Name of insurer**            **Aviva Insurance Limited**

Global business

Financial year ended        **31st December 2011**

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

<b>Cedant details</b>	<b>Connection</b>	<b>Premiums receivable</b>	<b>Deposits made included at F13L57</b>	<b>Debts outstanding included at F13L74</b>	<b>Comments</b>
<b>As required by Rule 9.27 (Para 1(a))</b>	<b>(Para 1(b))</b>	<b>(Para 1(c)) £000</b>	<b>(Para 1(d)) £000</b>	<b>(Para 1(e)) £000</b>	
Gresham Insurance Company Ltd PO Box 6 Surrey Street Norwich NR1 3NS	Subsidiary	222,106			100% quota share agreement
The Ocean Marine Insurance Company Ltd St Helen's 1 Undershaft London EC3P 3DQ	Subsidiary	69,000			Excess of loss

Returns under the Accounts and Statements Rules

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

**Aviva Insurance Limited**

**Financial Year ended 31st December 2011**

- (a) The investment guidelines operated by the Company during 2011 for the use of derivative contracts were as follows:
- (i) Futures  
Futures may be used to implement asset allocation decisions, where this is more efficient than trading in the underlying securities or would avoid disruption to asset allocation strategies.
- Forward foreign exchange contracts may be used to manage the impact of currency fluctuations on the balance sheet and to hedge cash flows.
- (ii) Options  
Transactions in financial options may only be undertaken with the prior approval of the Group Derivatives committee. Their use is limited to balance sheet risk reduction, including the management of the solvency capital surplus.
- (iii) Swaps  
Except for foreign exchange swaps (referred to under futures), swaps may only be undertaken following the prior approval of the Group Derivatives Committee. Their use is limited to balance sheet risk reduction.
- (b) During the financial year the Company had agreed to acquire or dispose of assets under derivative contracts. In November 2011 all derivatives held by Aviva International Insurance Limited were transferred to the Company under a Part VII Transfer. The impact of derivatives in changing exposures was greatest in October and December. At 31 December 2011 the company held cross currency swaps with a notional value of £201m, interest rate swaps with a notional value of £143m along with forward contracts with £595m notional, equity put options with £1,380m notional, credit default swaps with a notional value of £1,059m, currency options with £4,600m notional, duration swaps with £202m notional and an inflation swap with £247m notional.
- (c) A number of credit default swaps were entered into during the year for hedging the group's exposure to credit risk. Additionally a credit default swap was taken out in October to hedge against a specific loan.
- A limited number of foreign exchange forward contracts were entered into over the year, for hedging exchange gains and losses from foreign currency investments.
- A duration swap was taken out in December to bring the duration of the investment portfolio closer to its liabilities.
- An inflation swap was taken out in December to hedge against inflation.
- (d) All derivative contracts entered into during the financial year fell within rule INSPRU 3.2.5R.
- (e) During the year, EUR 695.8m and GBP 182.5m of premiums were received in respect of sold options.

Returns under the Accounts and Statements Rules

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

**Aviva Insurance Limited**

**Financial year ended 31st December 2011**

During 2011 the only controllers of the Company were Aviva International Insurance Limited, Aviva Group Holdings Limited and Aviva plc.

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

At 31st December 2011, Aviva plc held all of the issued share capital of Aviva Group Holdings Limited, and Aviva Group Holdings Limited held all of the issued share capital in Aviva International Insurance Limited.

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

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

## **SUMMARY OF REINSURANCE ARRANGEMENTS**

### **1. Property Per Event (Catastrophe) Cover**

- 1.1: Group Catastrophe Excess of Loss Reinsurance Programme
- 1.2: UK Catastrophe Annual Aggregate Excess of Loss Reinsurance Programme

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

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

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

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

### **4. Miscellaneous**

- 4.1: Group Marine Excess of Loss Reinsurance Programme
- 4.2: UK Professional Indemnity – Clash Excess of Loss Reinsurance Programme
- 4.3: Latent Defects Quota Share Treaty
- 4.4: Bonds and Guarantee Quota Share Treaty
- 4.5: Group Personal Accident Excess of Loss Reinsurance Programme
- 4.6: Lloyds TSB Corporate Partner Quota Share Treaty

### **5. Maximum net probable losses**

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

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

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

## **1. Property Per Event (Catastrophe) Covers**

### **1.1: Group Catastrophe Excess of Loss Reinsurance Programme**

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

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

Business Reinsured: UK companies and branches

From Ground up Cover - £1,510m

Deductible - £210m

Reinstatements - 1

Comments: - None

Period of Cover: 01/04/2011 - 31/03/2012

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

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

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

Business Reinsured: UK companies and branches

From Ground up Cover - £400m

Deductible - £230m

Reinstatements - Not applicable

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

Period of Cover: 01/01/2011 - 31/12/2011

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

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

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

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

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

Type of Cover: Property Per Risk Excess of Loss Reinsurance

Business Reinsured: UK Companies and branches

From Ground up Cover - £250m  
 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: 01/01/2011 - 31/12/2011

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

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

Type of Cover: Per Risk Excess of Loss Conflagration Reinsurance

Business Reinsured: UK companies and branches

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

Comments - None

Period of Cover: 01/01/2011 - 31/12/2011

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

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

**2.3: Aviva Property, Engineering and CAR Per Risk Aggregate Excess of Loss Reinsurance Programme**

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

Type of Cover: Aggregate Excess of Loss Reinsurance

Business Reinsured: UK companies and branches

From Ground up Cover - £75m

Deductible - £45m

Franchise - £5m

Reinstatements - Not applicable

Comments - Annual Aggregate Deductible eroded by individual risk losses exceeding franchise (£5m). Maximum recoverable £30m in 18 months of contract.

Period of Cover: 01/07/2010 - 31/12/2011

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

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

### **3. Casualty Section**

**N.B.: Sections 3.1 – 3.3 outlined below form part of a combined UK Casualty programme. The commentary splits out the component parts for ease of reference.**

#### **3.1: UK Casualty – Motor Excess of Loss Reinsurance Programme**

Type of Business Covered: Motor

Type of Cover: Casualty Excess of Loss Reinsurance

Business Reinsured: UK companies and branches

From Ground up Cover - Unlimited  
 Deductible - £10m  
 Reinstatements - Unlimited but 1 free in respect of motor own damage

Comments - None

Period of Cover: 01/07/2011 - 30/06/2012

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

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

Type of Cover: Casualty Excess of Loss Reinsurance

Business Reinsured: UK companies and branches

From Ground up Cover - £25m (£75m IRO EL/PL/PA clash)  
 Deductible - £10m  
 Reinstatements - Employers Liability Layer 1 - Unlimited (1 re Terrorism)

Public Liability, Layer 1 maximum amount recoverable £45m  
 Employers & Public Liability Layer 2 – 1  
 Employers & Public Liability Layer 3 – 0

Comments - None

Period of Cover: 01/07/2011 – 30/06/2012

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

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

**3.3: UK Casualty – Other Classes Excess of Loss Reinsurance Programme**

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

Type of Cover: Casualty Excess of Loss Reinsurance

Business Reinsured: UK companies and branches

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

Deductible - £10m

Reinstatements - Maximum amount recoverable £45m

Comments - None

Period of Cover: 01/07/2011 – 30/06/2012

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

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

## **4. Miscellaneous**

### **4.1: Group Marine Excess of Loss Reinsurance Programme**

Type of Business Covered: Marine insurance and reinsurance

Type of Cover: Marine Excess of Loss Reinsurance

Business Reinsured: UK companies and branches

From Ground up Cover - £50m  
 Deductible - £2m  
 Reinstatements Layers 1, 2 & 3 - 2 reinstatements, Layers 4 & 5 – 1 Reinstatement

Comments - Reinstatement Premium Protection is in place

Period of Cover: 01/01/2011 – 31/12/2011

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

Type of Business Covered: Professional Indemnity Liability Insurance and reinsurance

Type of Cover: Clash Excess of Loss Reinsurance

Business Reinsured: UK companies and branches

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

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

Period of Cover: 01/07/2011 - 30/06/2012

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

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

**4.3: Latent Defects Quota Share Treaty**

Type of Business Covered: Commercial Property  
 Type of Cover: Quota Share Treaty  
 Business Reinsured: UK companies and branches  
 From Ground up Cover - £20m  
 Deductible - Maximum retention £10m  
 Comments - None  
 Period of Cover: 01/01/2011 - 31/12/2011

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

Type of Business Covered: Bonds & Guarantee  
 Type of Cover: Variable Quota Share  
 Business Reinsured: UK companies and branches  
 From Ground up Cover - £30m  
 Deductible - Maximum retention £10m  
 Comments - None  
 Period of Cover: 01/01/2011 - 31/12/2011

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

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

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

Type of Business Covered: Personal Accident

Type of Cover: Excess of Loss Reinsurance

Business Reinsured: UK companies and branches

From Ground up Cover - £50m single risk (£100m IRO clash)

Deductible - £5m

Reinstatements - Layer 1 = 3 reinstatements  
Layer 2 = 2 reinstatements  
Layer 3 = 2 reinstatements  
Layer 4 = 2 reinstatements

Comments - None

Period of Cover: 01/01/2011 - 31/12/2011

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**4.6: Lloyds TSB Corporate Partner Quota Share Treaty**

Type of Business Covered: Creditor

Type of Cover: Quota Share

Business Reinsured: UK - Lloyds TSB Corporate Partners Portfolio

Details:- Cedes 50% of Commercial Overdraft Repayment Insurance business written on the Lloyds account

Comments - None

Period of Cover: 01/01/2011 – 31/12/2011

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

**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 Risk* £10,000,000

#### **Casualty:**

*Motor* £10,000,000

*EL /PL* £10,000,000

*Other classes* £10,000,000

**Professional Indemnity** £5,000,000

**Marine** £2,000,000

**Latent Defects** £10,000,000

**Bonds & Guarantees** £10,000,000

**Personal Accident** £5,000,000

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

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

## **6. Reinsurance Premiums Analysis**

<b>Combined categories</b>	<b>Facultative</b>	<b>Non-facultative</b>	<b>Total</b>
	<b>£000</b>	<b>£000</b>	<b>£000</b>
Accident & health (110)		(113)	(113)
Personal lines motor (120)		37,760	37,760
Household and domestic all risks (160)	102	23,844	23,946
Personal lines financial loss (180)		(27,517)	(27,517)
Commercial motor (220)	462	4,763	5,225
Commercial lines property (260)	13,139	111,486	124,625
Commercial lines liability (270)	1,665	13,560	15,225
Commercial lines financial loss (280)	91	3,670	3,761
Aviation (330)		(211)	(211)
Marine (340)		56	56
Goods in transit (350)	5	971	976
Non-proportional marine (540)		8	8
Proportional aviation (650)		(111)	(111)
Proportional property (660)		9,215	9,215
<b>Total</b>	<b>15,464</b>	<b>177,381</b>	<b>192,845</b>



Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2011**

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

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

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

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

Returns under the Accounts and Statements Rules

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

**Aviva Insurance Limited**

**Global business**

**Financial year ended 31st December 2011**

We certify that:

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

Andrew Moss, Chief Executive

Patrick Regan, Director

Clifford Abrahams, Director

30th March 2012

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

### **Aviva Insurance Limited**

#### **Global business**

#### **Financial year ended 31st December 2011**

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

- Forms 1, 3, 11 to 13, 15 to 17, 20A, 20 to 27, 30 to 32, 37 and 38 (including the supplementary notes) ("the Forms"); and
- the statements required by IPRU(INS) rules 9.25, 9.26, 9.27 and 9.29 ("the statements").

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

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

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

#### **Respective responsibilities of the insurer and its auditor**

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 6th January 2012, 9th December 2011 and 10th June 2009 referred to in supplementary note 0101. Under IPRU(INS) rule 9.11 the Forms and the statements are required to be prepared in the manner specified by the Rules and to state fairly the information provided on the basis required by the Rules.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the Forms and the statements are not in agreement with the accounting records and returns; or
- we have not received all the information we require for our audit.

**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 30th March 2012. It also included an assessment of the significant estimates and judgments made by the insurer in the preparation of the Forms and the statements.

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

**Opinion**

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

Ernst & Young LLP

Statutory Auditor

London

30th March 2012