

Aviva International Insurance Limited

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



(Appendices 9.1, 9.2, 9.5, 9.6)

Aviva International Insurance Limited

Year ended 31st December 2012

Contents

	Page
Appendix 9.1	
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
Appendix 9.2	
Form 20A General insurance business - summary of business carried on	13
Form 20 General insurance business: Technical account (excluding equalisation provisions)	16
Form 21 General insurance business (accident year accounting): Analysis of premiums	22
Form 22 General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions	26
Form 23 General insurance business (accident year accounting): Analysis of net claims and premiums	30
Form 24 General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses	34
Form 26 General insurance business (accident year accounting): Analysis of net claims and premiums by risk category for treaty reinsurance	37
Form 27 General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for treaty reinsurance	41
Form 36 Currency rates	45
Form 37 Equalisation provisions	46
Form 38 Equalisation provisions technical account: Accident year accounting	47
Notes to the Return	48
Additional information on Major Treaty Reinsurers, Major Faculative Reinsurers and Major Cedants	55
Additional information on Derivative Contracts	58
Additional information on Controllers	59
Appendix 9.5	
General Insurance Business Additional Information on Business Ceded	60
Appendix 9.6	
Certificate by Directors	73
Report of the Auditors	74

Statement of solvency - general insurance business

Form 1

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

Adjusted solo solvency calculation

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R1	21487	GL	31	12	2012	£000
				As at end of this financial year		As at end of the previous year	
				1		2	

Capital resources

Capital resources arising outside the long-term insurance fund	11	7994377	7808746
Capital resources allocated towards long-term insurance business arising outside the long-term insurance fund	12		
Capital resources available to cover general insurance business capital resources requirement (11-12)	13	7994377	7808746

Guarantee fund

Guarantee fund requirement	21	4952718	5847726
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	3041659	1961020

Minimum capital requirement (MCR)

General insurance capital requirement	31	4355	
Base capital resources requirement	33	2984	3056
Individual minimum capital requirement	34	4355	3056
Capital requirements of regulated related undertakings	35	4951266	5846707
Minimum capital requirement (34+35)	36	4955621	5849763
Excess (deficiency) of available capital resources to cover 50% of MCR	37	5516566	4883865
Excess (deficiency) of available capital resources to cover 75% of MCR	38	4277661	3421424

Capital resources requirement (CRR)

Capital resources requirement	41	4955621	5849763
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	3038756	1958983

Contingent liabilities

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51	664000	712000
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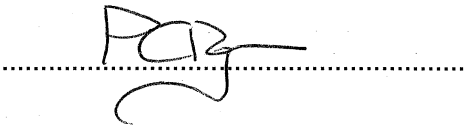
Covering sheet to Form 1

Form 1

Name of insurer **Aviva International Insurance Limited**

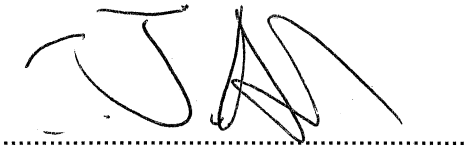
Global business

Financial year ended **31st December 2012**



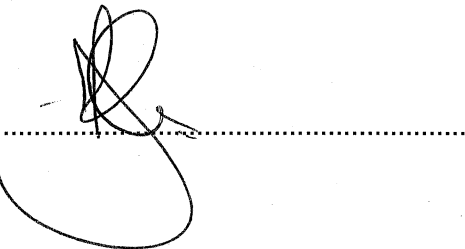
Patrick Regan

Chief Executive



Clifford Abrahams

Director



John Lister

Director

Components of capital resources

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

Global business

Financial year ended **31st December 2012**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R3	21487	GL	31	12	2012	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year			
	1	2	3	4			

Core tier one capital

Permanent share capital	11	100000		100000	7650000
Profit and loss account and other reserves	12	16000000		16000000	4448000
Share premium account	13				2639000
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16	(2859000)		(2859000)	(604285)
Core tier one capital (sum of 11 to 16)	19	13241000		13241000	14132715

Tier one waivers

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

Other tier one capital

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

Total tier one capital before deductions (19+24+25+26+27+28)	31	13241000		13241000	14132715
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	849		849	
Deductions in related undertakings	36	(633106)		(633106)	1890300
Deductions from tier one (32 to 36)	37	(632257)		(632257)	1890300
Total tier one capital after deductions (31-37)	39	13873257		13873257	12242415

Components of capital resources

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

Global business

Financial year ended **31st December 2012**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R3	21487	GL	31	12	2012	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year			
	1	2	3	4			

Tier two capital

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

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

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

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

Global business

Financial year ended **31st December 2012**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R3	21487	GL	31	12	2012	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year			
	1	2	3	4			

Total capital resources

Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	13915857		13915857	12516976
Inadmissible assets other than intangibles and own shares	73	600067		600067	7780
Assets in excess of market risk and counterparty limits	74	5321413		5321413	4700450
Deductions for related ancillary services undertakings	75				
Deductions for regulated non-insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-75-76-77)	79	7994377		7994377	7808746

Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	81	7994377		7994377	7808746
Available capital resources for 50% MCR requirement	82	7994377		7994377	7808746
Available capital resources for 75% MCR requirement	83	7994377		7994377	7808746

Financial engineering adjustments

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

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

Form 11

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

General insurance business

	Company registration number	GL/UK/CM	Period ended			units
			day	month	year	
R11	21487	GL	31	12	2012	£000
			This financial year		Previous year	
			1		2	
Gross premiums written		11	40238			
Premiums taxes and levies (included in line 11)		12				
Premiums written net of taxes and levies (11-12)		13	40238			
Premiums for classes 11, 12 or 13 (included in line 13)		14				
Premiums for "actuarial health insurance" (included in line 13)		15				
Sub-total A (13 + 1/2 14 - 2/3 15)		16	40238			
Gross premiums earned		21	39297			
Premium taxes and levies (included in line 21)		22				
Premiums earned net of taxes and levies (21-22)		23	39297			
Premiums for classes 11, 12 or 13 (included in line 23)		24				
Premiums for "actuarial health insurance" (included in line 23)		25				
Sub-total H (23 + 1/2 24 - 2/3 25)		26	39297			
Sub-total I (higher of sub-total A and sub-total H)		30	40238			
Adjusted sub-total I if financial year is not a 12 month period to produce an annual figure		31				
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	7243			
	Excess (if any) over 61.3M EURO x 0.02	33				
Sub-total J (32-33)		34	7243			
Claims paid in period of 3 financial years		41	533			
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42				
	For insurance business accounted for on an accident year basis	43	27571			
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44				
	For insurance business accounted for on an accident year basis	45				
Sub-total C (41+42+43-44-45)		46	28104			
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	11354			
Sub-total D (46-47)		48	16750			
Reinsurance ratio (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.60			1.00
Premiums amount (Sub-total J x reinsurance ratio)		50	4317			
Provisions for claims outstanding (before discounting and net of reinsurance)		51	16324			
Provisions for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52				
Brought forward amount (see instruction 4)		53				
Greater of lines 50 and 53		54	4317			

Calculation of general insurance capital requirement - claims amount and result

Form 12

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

General insurance business

	Company registration number	GL/UK/CM	Period ended			units
			day	month	year	
R12	21487	GL	31	12	2012	£000
			This financial year	Previous year		
			1	2		
Reference period (No. of months) See <i>INSPRU</i> 1.1.63R		11	12	36		
Claims paid in reference period		21	533			
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22				
	For insurance business accounted for on an accident year basis	23	27571			
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24				
	For insurance business accounted for on an accident year basis	25				
Claims incurred in reference period (21+22+23-24-25)		26	28104			
Claims incurred for classes 11, 12 or 13 (included in 26)		27				
Claims incurred for "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + 1/2 27 - 2/3 28)		29	28104			
Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	28104			
Division of sub-total F (gross adjusted claims amount)	X 0.26	32	7307			
	Excess (if any) over 42.9M EURO x 0.03	33				
Sub-total G (32 - 33)		39	7307			
Claims amount Sub-total G x reinsurance ratio (11.49)		41	4355			
Higher of premiums amount and brought forward amount (11.54)		42	4317			
General insurance capital requirement (higher of lines 41 and 42)		43	4355			

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

Global business

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

	Company registration number	GL/UK/CM	Period ended			units	Category of assets	
			day	month	year			
	R13	21487	GL	31	12	2012	£000	1
							As at end of this financial year	As at end of the previous year
							1	2
Land and buildings				11				

Investments in group undertakings and participating interests

UK insurance dependants	shares	21		1294506
	debts and loans	22		
Other insurance dependants	shares	23	3193720	1391963
	debts and loans	24		
Non-insurance dependants	shares	25	484807	
	debts and loans	26		
Other group undertakings	shares	27		
	debts and loans	28		
Participating interests	shares	29		
	debts and loans	30		

Other financial investments

Equity shares	41		
Other shares and other variable yield participations	42		
Holdings in collective investment schemes	43		
Rights under derivative contracts	44		
Fixed interest securities	Approved	45	
	Other	46	
Variable interest securities	Approved	47	
	Other	48	
Participation in investment pools	49		
Loans secured by mortgages	50		
Loans to public or local authorities and nationalised industries or undertakings	51		
Loans secured by policies of insurance issued by the company	52		
Other loans	53		
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	
	More than one month withdrawal	55	100
Other financial investments	56		

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

Global business

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

	Company registration number	GL/UK/CM	Period ended			units	Category of assets	
			day	month	year			
	R13	21487	GL	31	12	2012	£000	1
							As at end of this financial year	As at end of the previous year
							1	2
Deposits with ceding undertakings				57				
Assets held to match linked liabilities		Index linked		58				
		Property linked		59				

Reinsurers' share of technical provisions

Provision for unearned premiums	60		941	
Claims outstanding	61		11247	
Provision for unexpired risks	62			
Other	63			

Debtors and salvage

Direct insurance business	Policyholders	71		
	Intermediaries	72	14446	
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74		
	Ceded	75		
Dependants	due in 12 months or less	76	25500	81600
	due in more than 12 months	77		
Other	due in 12 months or less	78		
	due in more than 12 months	79		

Other assets

Tangible assets	80			
Deposits not subject to time restriction on withdrawal with approved institutions	81		300	6100
Cash in hand	82			
Other assets (particulars to be specified by way of supplementary note)	83		1900	
Accrued interest and rent	84			
Deferred acquisition costs (general business only)	85			
Other prepayments and accrued income	86			

Deductions from the aggregate value of assets	87		586367	741170
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Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89		3146594	2032999
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Analysis of admissible assets**Form 13
(Sheet 3)**Name of insurer **Aviva International Insurance Limited**

Global business

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

R13	Company registration number 21487	GL/UK/CM GL	Period ended			units £000	Category of assets 1
			day	month	year		
			31	12	2012		
			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	3146594	2032999
Admissible assets in excess of market and counterparty limits	92	5321413	4700450
Inadmissible assets directly held	93	85100	7780
Capital resources requirement deduction of regulated related undertakings	94	4951266	5846707
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95	353500	297500
Inadmissible assets of regulated related undertakings	96	2473267	1433559
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98	(128506)	488965
Deferred acquisition costs excluded from line 89	99		
Reinsurers' share of technical provisions excluded from line 89	100		
Other asset adjustments (may be negative)	101		
Total assets determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (91 to 101)	102	16202634	14807960
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103	400	60400

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

Global business

Financial year ended **31st December 2012**

	Company registration number	GL/UK/CM	Period ended			units
			day	month	year	
R15	21487	GL	31	12	2012	£000
			As at the end of this financial year	As at the end of the previous year		
			1	2		

Technical provisions (gross amount)

Provision for unearned premiums		11	941	
Claims outstanding		12	27571	
Provision for unexpired risks		13		
Equalisation provisions	Credit business	14		
	Other than credit business	15	849	
Other technical provisions		16		
Total gross technical provisions (11 to 16)		19	29361	

Provisions and creditors

Provisions	Taxation	21		
	Other risks and charges	22		
Deposits received from reinsurers		31		
Creditors	Direct insurance business	41		
	Reinsurance accepted	42		
	Reinsurance ceded	43	4571	
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions		46		
Creditors	Taxation	47		
	Foreseeable dividend	48		
	Other	49	69251	70960
Accruals and deferred income		51	300	
Total (19 to 51)		59	103483	70960
Provision for "reasonably foreseeable adverse variations"		61		
Cumulative preference share capital		62		
Subordinated loan capital		63		
Total (59 to 63)		69	103483	70960

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance		71	67100	
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Amounts deducted from technical provisions for discounting		82		
Other adjustments (may be negative)		83	(849)	
Capital and reserves		84	16100000	14737000
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (69-82+83+84)		85	16202634	14807960

Profit and loss account (non-technical account)

Form 16

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

		Company registration number	GL/UK/CM	Period ended			units	
		R16	21487	GL	31	12	2012	£000
				This financial year		Previous year		
				1		2		
Transfer (to) / from the general insurance business technical account	From Form 20	11	5878	(167)				
	Equalisation provisions	12	(849)					
Transfer from the long term insurance business revenue account		13						
Investment income	Income	14	966810	115100				
	Value re-adjustments on investments	15						
	Gains on the realisation of investments	16						
Investment charges	Investment management charges, including interest	17	14780					
	Value re-adjustments on investments	18						
	Loss on the realisation of investments	19						
Allocated investment return transferred to the general insurance business technical account		20						
Other income and charges (particulars to be specified by way of supplementary note)		21	(7280)	42000				
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29	949779	156933				
Tax on profit or loss on ordinary activities		31	(1400)					
Profit or loss on ordinary activities after tax (29-31)		39	951179	156933				
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	951179	156933				
Dividends (paid or foreseeable)		51	950000					
Profit or loss retained for the financial year (49-51)		59	1179	156933				

General insurance business - summary of business carried on

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

Global business

Financial year ended **31st December 2012**

Category number	FSA return general insurance business reporting category	R20A	Company registration number	GL/UK/CM	Period ended			units
			21487	GL	31	12	2012	
			1	2	3	4		
			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			
001	Total business	1	40238	5620	21951	941		
002	Total primary (direct) and facultative business	2						
003	Total treaty reinsurance accepted business	3	40238	5620	21951	941		
110	Total primary (direct) and facultative accident & health (category numbers 111 to 114)	4						
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5						
160	Primary (direct) and facultative household and domestic all risks.	6						
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7						
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8						
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9						
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10						
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11						
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12						
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13						
350	Total primary (direct) and facultative goods in transit	14						
400	Miscellaneous primary (direct) and facultative business	15						
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	16	3610	4624	2542	87		
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17	36628	996	19409	854		
700	Miscellaneous treaty reinsurance accepted business	18						
	Total (lines 4 to 18)	20	40238	5620	21951	941		

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

Global business

Financial year ended **31st December 2012**

Category number	FSA return general insurance business reporting category	Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year	Provision for gross unearned premium at the end of this financial year	Company registration number			Period ended			units
					R20A	21487	GL	GL/UK/CM	day	month	
		1	2	3				31	12	2012	£000

PRIMARY (DIRECT) and FACULTATIVE PERSONAL LINES BUSINESS

111	Medical insurance	21				
112	HealthCare cash plans	22				
113	Travel	23				
114	Personal accident or sickness	24				
121	Private motor - comprehensive	25				
122	Private motor - non-comprehensive	26				
123	Motor cycle	27				
160	Household and domestic all risks (equals line 6)	28				
181	Assistance	29				
182	Creditor	30				
183	Extended warranty	31				
184	Legal expenses	32				
185	Mortgage indemnity	33				
186	Pet insurance	34				
187	Other personal financial loss	35				

PRIMARY (DIRECT) and FACULTATIVE COMMERCIAL LINES BUSINESS

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

General insurance business - summary of business carried on

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

Global business

Financial year ended **31st December 2012**

Category number	FSA return general insurance business reporting category	Company registration number	GL/UK/CM	Period ended			units			
				R20A	21487	GL		day	month	year
								31	12	2012
							£000			
				Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year			
				1	Reported	Incurred but not reported	4			
					2	3				

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

331	Aviation liability	61				
332	Aviation hull	62				
333	Space and satellite	63				
341	Marine liability	64				
342	Marine hull	65				
343	Energy (on and off-shore)	66				
344	Protection and indemnity	67				
345	Freight demurrage and defence	68				
346	War risks	69				
347	Yacht	70				
350	Total primary (direct) and facultative goods in transit (equals line 14)	71				

PRIMARY (DIRECT) and FACULTATIVE: MISCELLANEOUS

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

NON-PROPORTIONAL TREATY

510	Non-proportional accident & health	81				
520	Non-proportional motor	82	1614	1987	989	
530	Non-proportional aviation	83				
540	Non-proportional marine	84	1083	1482	890	
550	Non-proportional transport	85				
560	Non-proportional property	86	913	1155	663	87
570	Non-proportional liability (non-motor)	87				
580	Non-proportional financial lines	88				
590	Non-proportional aggregate cover	89				

PROPORTIONAL TREATY

610	Proportional accident & health	91				
620	Proportional motor	92				
630	Proportional aviation	93				
640	Proportional marine	94				
650	Proportional transport	95				
660	Proportional property	96	36628	996	19409	854
670	Proportional liability (non-motor)	97				
680	Proportional financial lines	98				
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	40238	5620	21951	941
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General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Total Business

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	R20	21487	GL	31	12	2012	£000	001
Items to be shown net of reinsurance						This financial year	Previous year	
						1	2	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			11		28240		
	Claims incurred (22. 17. 4)			12		16750		
	Claims management costs (22. 18. 4)			13				
	Adjustment for discounting (22. 52. 4)			14				
	Increase in provision for unexpired risks (22. 19. 4)			15				
	Other technical income or charges (particulars to be specified by way of supplementary note)			16				
	Net operating expenses (22. 42. 4)			17		5612		
	Balance of year's underwriting (11-12-13+14-15+16-17)			19		5878		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21				
	Claims incurred (22. 13. 4)			22				
	Claims management costs (22. 14. 4)			23				
	Adjustment for discounting (22. 51. 4)			24				
	Other technical income or charges (particulars to be specified by way of supplementary note)			25				
	Net operating expenses (22. 41. 4)			26				
	Balance (21-22-23+24+25-26)			29				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			31				(167)
	Other technical income and charges (particulars to be specified by way of supplementary note)			32				
	Total			39				(167)
Balance of all years' underwriting (19+29+39)				49		5878		(167)
Allocated investment return				51				
Transfer to non-technical account (49+51)				59		5878		(167)

General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	R20	21487	GL	31	12	2012	£000	002
Items to be shown net of reinsurance				This financial year		Previous year		
				1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)		11					
	Claims incurred (22. 17. 4)		12					
	Claims management costs (22. 18. 4)		13					
	Adjustment for discounting (22. 52. 4)		14					
	Increase in provision for unexpired risks (22. 19. 4)		15					
	Other technical income or charges (particulars to be specified by way of supplementary note)		16					
	Net operating expenses (22. 42. 4)		17					
	Balance of year's underwriting (11-12-13+14-15+16-17)		19					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)		21					
	Claims incurred (22. 13. 4)		22					
	Claims management costs (22. 14. 4)		23					
	Adjustment for discounting (22. 51. 4)		24					
	Other technical income or charges (particulars to be specified by way of supplementary note)		25					
	Net operating expenses (22. 41. 4)		26					
	Balance (21-22-23+24+25-26)		29					
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)		31				(167)	
	Other technical income and charges (particulars to be specified by way of supplementary note)		32					
	Total		39				(167)	
Balance of all years' underwriting (19+29+39)			49				(167)	
Allocated investment return			51					
Transfer to non-technical account (49+51)			59				(167)	

General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	R20	21487	GL	31	12	2012	£000	003
Items to be shown net of reinsurance				This financial year		Previous year		
				1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	28240					
	Claims incurred (22. 17. 4)	12	16750					
	Claims management costs (22. 18. 4)	13						
	Adjustment for discounting (22. 52. 4)	14						
	Increase in provision for unexpired risks (22. 19. 4)	15						
	Other technical income or charges (particulars to be specified by way of supplementary note)	16						
	Net operating expenses (22. 42. 4)	17	5612					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	5878					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21						
	Claims incurred (22. 13. 4)	22						
	Claims management costs (22. 14. 4)	23						
	Adjustment for discounting (22. 51. 4)	24						
	Other technical income or charges (particulars to be specified by way of supplementary note)	25						
	Net operating expenses (22. 41. 4)	26						
	Balance (21-22-23+24+25-26)	29						
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31						
	Other technical income and charges (particulars to be specified by way of supplementary note)	32						
	Total	39						
Balance of all years' underwriting (19+29+39)				49	5878			
Allocated investment return				51				
Transfer to non-technical account (49+51)				59	5878			

General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Total primary (direct) and facultative aviation business

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	R20	21487	GL	31	12	2012	£000	330
Items to be shown net of reinsurance				This financial year		Previous year		
				1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			11				
	Claims incurred (22. 17. 4)			12				
	Claims management costs (22. 18. 4)			13				
	Adjustment for discounting (22. 52. 4)			14				
	Increase in provision for unexpired risks (22. 19. 4)			15				
	Other technical income or charges (particulars to be specified by way of supplementary note)			16				
	Net operating expenses (22. 42. 4)			17				
	Balance of year's underwriting (11-12-13+14-15+16-17)			19				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21				
	Claims incurred (22. 13. 4)			22				
	Claims management costs (22. 14. 4)			23				
	Adjustment for discounting (22. 51. 4)			24				
	Other technical income or charges (particulars to be specified by way of supplementary note)			25				
	Net operating expenses (22. 41. 4)			26				
	Balance (21-22-23+24+25-26)			29				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			31				(167)
	Other technical income and charges (particulars to be specified by way of supplementary note)			32				
	Total			39				(167)
Balance of all years' underwriting (19+29+39)				49				(167)
Allocated investment return				51				
Transfer to non-technical account (49+51)				59				(167)

General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	R20	21487	GL	31	12	2012	£000	500
Items to be shown net of reinsurance				This financial year		Previous year		
				1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	14					
	Claims incurred (22. 17. 4)	12						
	Claims management costs (22. 18. 4)	13						
	Adjustment for discounting (22. 52. 4)	14						
	Increase in provision for unexpired risks (22. 19. 4)	15						
	Other technical income or charges (particulars to be specified by way of supplementary note)	16						
	Net operating expenses (22. 42. 4)	17						
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	14					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21						
	Claims incurred (22. 13. 4)	22						
	Claims management costs (22. 14. 4)	23						
	Adjustment for discounting (22. 51. 4)	24						
	Other technical income or charges (particulars to be specified by way of supplementary note)	25						
	Net operating expenses (22. 41. 4)	26						
	Balance (21-22-23+24+25-26)	29						
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31						
	Other technical income and charges (particulars to be specified by way of supplementary note)	32						
	Total	39						
Balance of all years' underwriting (19+29+39)				49	14			
Allocated investment return				51				
Transfer to non-technical account (49+51)				59	14			

General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	R20	21487	GL	31	12	2012	£000	600
Items to be shown net of reinsurance						This financial year	Previous year	
						1	2	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	28226					
	Claims incurred (22. 17. 4)	12	16750					
	Claims management costs (22. 18. 4)	13						
	Adjustment for discounting (22. 52. 4)	14						
	Increase in provision for unexpired risks (22. 19. 4)	15						
	Other technical income or charges (particulars to be specified by way of supplementary note)	16						
	Net operating expenses (22. 42. 4)	17	5612					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	5864					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21						
	Claims incurred (22. 13. 4)	22						
	Claims management costs (22. 14. 4)	23						
	Adjustment for discounting (22. 51. 4)	24						
	Other technical income or charges (particulars to be specified by way of supplementary note)	25						
	Net operating expenses (22. 41. 4)	26						
Balance (21-22-23+24+25-26)	29							
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31						
	Other technical income and charges (particulars to be specified by way of supplementary note)	32						
	Total	39						
Balance of all years' underwriting (19+29+39)	49	5864						
Allocated investment return	51							
Transfer to non-technical account (49+51)	59	5864						

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

Form 21

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Total Business

		Company registration number	GL/UK/CM	Period ended			units	Category number	
				day	month	year			
		R21	21487	GL	31	12	2012	£000	001
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		1		3		5			
In respect of risks incepted in previous financial years		11							
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years		12							
In respect of risks incepted in this financial year	For periods of less than 12 months	13							
	For periods of 12 months	14	39297	941	11057	941	28240		
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16							
Total (12 to 16)		19	39297	941	11057	941	28240		

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

Form 21

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

		Company registration number		GL/UK/CM		Period ended			units	Category number
		R21	21487	GL	31	12	2012	£000	003	
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		1		3		5				
In respect of risks incepted in previous financial years		11								
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12								
In respect of risks incepted in this financial year	For periods of less than 12 months	13								
	For periods of 12 months	14	39297	941	11057	941	28240			
	For periods of more than 12 months	15								
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16								
Total (12 to 16)		19	39297	941	11057	941	28240			

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

Form 21

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

		Company registration number		GL/UK/CM		Period ended			units	Category number
		R21	21487	GL	31	12	2012	£000	500	
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		1		3		5				
In respect of risks incepted in previous financial years		11								
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12								
In respect of risks incepted in this financial year	For periods of less than 12 months	13								
	For periods of 12 months	14	3524	87	3510	87	14			
	For periods of more than 12 months	15								
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16								
Total (12 to 16)		19	3524	87	3510	87	14			

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

Form 21

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R21	21487	GL	31	12	2012	£000	600
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		1		3		5			
In respect of risks incepted in previous financial years		11							
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years		12							
In respect of risks incepted in this financial year	For periods of less than 12 months	13							
	For periods of 12 months	14	35773	854	7547	854	28226		
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16							
Total (12 to 16)		19	35773	854	7547	854	28226		

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

Form 22

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Total Business

		Company registration number	GL/UK/CM	Period ended			units	Category number	
				day	month	year			
		R22	21487	GL	31	12	2012	£000	001
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year			Amount carried forward to next financial year		Amount attributable to this financial year
			1	2			3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11							
	Reinsurers' share	12							
	Net (11-12)	13							
	Claims management costs	14							
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			533		27571		28104
	Reinsurers' share	16			107		11247		11354
	Net (15-16)	17			426		16324		16750
	Claims management costs	18							
Provision for unexpired risks		19							
Net operating expenses	Commissions	21			5312				5312
	Other acquisition expenses	22							
	Administrative expenses	23			300				300
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29			5612				5612
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			5612				5612
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

Form 22

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

		Company registration number	GL/UK/CM	Period ended			units	Category number	
				day	month	year			
		R22	21487	GL	31	12	2012	£000	003
			1	2		3			4
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11							
	Reinsurers' share	12							
	Net (11-12)	13							
	Claims management costs	14							
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			533		27571		28104
	Reinsurers' share	16			107		11247		11354
	Net (15-16)	17			426		16324		16750
	Claims management costs	18							
Provision for unexpired risks		19							
Net operating expenses	Commissions	21			5312				5312
	Other acquisition expenses	22							
	Administrative expenses	23			300				300
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29			5612				5612
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			5612				5612
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

Form 22

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

		Company registration number	GL/UK/CM	Period ended			units	Category number	
				day	month	year			
		R22	21487	GL	31	12	2012	£000	500
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year	
			1	2		3		4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11							
	Reinsurers' share	12							
	Net (11-12)	13							
	Claims management costs	14							
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15				7166		7166	
	Reinsurers' share	16				7166		7166	
	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 claims, expenses and technical provisions

Form 22

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

		Company registration number	GL/UK/CM	Period ended			units	Category number
		R22	21487	GL	day	month	year	£000
		1	2	3			4	
		Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year			Amount attributable to this financial year	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11						
	Reinsurers' share	12						
	Net (11-12)	13						
	Claims management costs	14						
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		533		20405	20938	
	Reinsurers' share	16		107		4081	4188	
	Net (15-16)	17		426		16324	16750	
	Claims management costs	18						
Provision for unexpired risks	19							
Net operating expenses	Commissions	21		5312			5312	
	Other acquisition expenses	22						
	Administrative expenses	23		300			300	
	Reinsurance commissions and profit participations	24						
	Total (21+22+23-24)	29		5612			5612	
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		5612			5612	
Split of line 39	Incidents occurring prior to this financial year	51						
	Incidents occurring in this financial year	52						

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

Form 23

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Total Business

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number						
				day	month	year								
Month	Year	R23	21487	GL	31	12	2012	£000	001					
		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %		
		1	2	3	4	Reported (net)	Incurred but not reported (net)	7	8	9	10	11	12	13
12	2012	11			427	797	15527			16751		28240		59.3
12	2011	12												
12	2010	13												
12	2009	14												
12	2008	15												
12	2007	16												
12	2006	17												
12	2005	18												
12	2004	19												
12	2003	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			427	797	15527			16751				

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

Form 23

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number						
				day	month	year								
Month	Year	R23	21487	GL	31	12	2012	£000	003					
		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %		
		1	2	3	4	Reported (net)	Incurred but not reported (net)	7	8	9	10	11	12	13
12	2012	11			427	797	15527			16751		28240		59.3
12	2011	12												
12	2010	13												
12	2009	14												
12	2008	15												
12	2007	16												
12	2006	17												
12	2005	18												
12	2004	19												
12	2003	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			427	797	15527			16751				

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

Form 23

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Period ended			units	Category number
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)			day	month	year		
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	2012	£000	500
12	2012	11										14				
12	2011	12														
12	2010	13														
12	2009	14														
12	2008	15														
12	2007	16														
12	2006	17														
12	2005	18														
12	2004	19														
12	2003	20														
Prior accident years		21														
Reconciliation		22														
Total (11 to 22)		29														

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

Form 23

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number						
				day	month	year								
Month	Year	R23	21487	GL	31	12	2012	£000	600					
		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %		
		1	2	3	4	Reported (net)	Incurred but not reported (net)	7	8	9	10	11	12	13
12	2012	11			427	797	15527			16751		28226		59.3
12	2011	12												
12	2010	13												
12	2009	14												
12	2008	15												
12	2007	16												
12	2006	17												
12	2005	18												
12	2004	19												
12	2003	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			427	797	15527			16751				

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **Euro**

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Non-proportional motor

Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2012	11										8		
12	2011	12												
12	2010	13												
12	2009	14												
12	2008	15												
12	2007	16												
12	2006	17												
12	2005	18												
12	2004	19												
12	2003	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29												

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Non-proportional marine

Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2012	11										4		
12	2011	12												
12	2010	13												
12	2009	14												
12	2008	15												
12	2007	16												
12	2006	17												
12	2005	18												
12	2004	19												
12	2003	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29												

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **Euro**

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Non-proportional property

Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2012	11										4		
12	2011	12												
12	2010	13												
12	2009	14												
12	2008	15												
12	2007	16												
12	2006	17												
12	2005	18												
12	2004	19												
12	2003	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29												

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Proportional property

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code			
				day	month	year						
Month	Year	R26	21487	GL	31	12	2012	000	660	USD		
		Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
		1	2	3	4	Reported (net)	Incurred but not reported (net)					
12	2012	11			665	1295	25239	27199		44346		61.3
12	2011	12										
12	2010	13										
12	2009	14										
12	2008	15										
12	2007	16										
12	2006	17										
12	2005	18										
12	2004	19										
12	2003	20										
Prior accident years		21										
Reconciliation		22										
Total (11 to 22)		29			665	1295	25239	27199				

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **Euro**Financial year ended **31st December 2012**

FSA general insurance business reporting category

Non-proportional motor

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Claims outstanding carried forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %	
				day	month	year				Reported (gross)	Incurred but not reported (gross)						
Month	Year	R27	21487	GL	31	12	2012	000	520	EUR	7	8	9	10	11	12	13
12	2012	11									2450	1220	3670		1624		226.0
12	2011	12															
12	2010	13															
12	2009	14															
12	2008	15															
12	2007	16															
12	2006	17															
12	2005	18															
12	2004	19															
12	2003	20															
Prior accident years		21															
Reconciliation		22															
Total (11 to 22)		29									2450	1220	3670				

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

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

FSA general insurance business reporting category

Non-proportional marine

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Claims outstanding carried forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %	
				day	month	year				Reported (gross)	Incurred but not reported (gross)						
Month	Year	R27	21487	GL	31	12	2012	000	540	GBP	7	8	9	10	11	12	13
12	2012	11									1482	889	2371		1083		218.9
12	2011	12															
12	2010	13															
12	2009	14															
12	2008	15															
12	2007	16															
12	2006	17															
12	2005	18															
12	2004	19															
12	2003	20															
Prior accident years		21															
Reconciliation		22															
Total (11 to 22)		29									1482	889	2371				

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **Euro**Financial year ended **31st December 2012**

FSA general insurance business reporting category

Non-proportional property

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Claims outstanding carried forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %
				day	month	year				Reported (gross)	Incurred but not reported (gross)					
Month	Year															
12	2012	11								1424	818			1039		215.8
12	2011	12														
12	2010	13														
12	2009	14														
12	2008	15														
12	2007	16														
12	2006	17														
12	2005	18														
12	2004	19														
12	2003	20														
Prior accident years		21														
Reconciliation		22														
Total (11 to 22)		29								1424	818					

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2012**

FSA general insurance business reporting category

Proportional property

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %		
				day	month	year												
Month	Year	R27	21487	GL	31	12	2012	000	660	USD	7	8	9	10	11	12	13	
12	2012	11									832	1619	31550					60.5
12	2011	12																
12	2010	13																
12	2009	14																
12	2008	15																
12	2007	16																
12	2006	17																
12	2005	18																
12	2004	19																
12	2003	20																
Prior accident years		21																
Reconciliation		22																
Total (11 to 22)		29					832	1619	31550				34001					

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

Global business

Financial year ended **31st December 2012**

	Company registration number	GL/UK/CM	Period ended			
			day	month	year	
	R36	21487	GL	31	12	2012
Name of currency	Currency code		no. of units to £ sterling			
US dollar	USD		1.625500			
Euro	EUR		1.233000			

Equalisation provisions**Form 37**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

		Company registration number		GL/UK/CM		Period ended			units
		R37	21487	GL	31	12	2012	£000	
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)	All business groupings	Credit insurance business	
Calculation of the maximum provision		1	2	3	4	5	6	7	
Total net premiums written in the previous 4 years	11								
Net premiums written in the current year	12	28226				14			
Maximum provision	13	5645				10	5655		

Calculation of the transfer to/from the provision

Equalisation provision brought forward	21							
Transfers in	22	847				2	849	
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						849	
Excess, if any, of 26 over 13	27							
Equalisation provision carried forward (26-27)	28						849	
Transfer in/(out) for financial year (28-21)	29						849	

Equalisation provisions technical account: Accident year accounting
Form 38

 Name of insurer **Aviva International Insurance Limited**

Global business

 Financial year ended **31st December 2012**

		Company registration number	GL/UK/CM	Period ended			units	
				day	month	year		
		R38	21487	GL	31	12	2012	£000
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)		
		1	2	3	4	5		
Other than credit business								
Net premiums earned	11	28226						14
Claims incurred net of reinsurance	12	16751						
Trigger claims value	13	20464						14
Abnormal loss	19							
		Trigger claims ratio	72.5 %	72.5 %	95 %	25 %		100 %

Credit business

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

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2012

0101 MODIFICATION TO THE RETURN

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

- 1) The 2011 return was modified by a direction made under section 148 of the Financial Services and Markets Act 2000 on 6th January 2012. Under this direction, the return excludes the business transferred from 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, the Company, 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. On the same date certain London Market business in these companies, Aviva Insurance Limited and The World Auxiliary Insurance Corporation Limited were transferred to The Ocean Marine Insurance Company Limited.

As a consequence of this waiver, the only underwriting activity retained in this return in 2011 is in respect of Canadian GAUM claims which were not transferred under the Part VII, to AIL but were transferred to a Canadian Group company on 31st December 2011.

- 2) modified by a direction under section 148 of the Financial Services and Markets Act 2000 made on 4th January 2013. The direction allows the firms to increase the limit for its unlisted subsidiaries valued at market value to 1.5% 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.

0301 NET ADMISSIBLE ASSET RECONCILIATION

	2012	2011
	£000	£000
Total admissible assets (Form 13, line 89)	3,146,594	2,032,999
Total liabilities (Form 15, line 69)	(103,483)	(70,960)
Net admissible assets	3,043,111	1,962,039
Add back capital requirement of regulated related undertakings	4,951,266	5,846,707
	<u>7,994,377</u>	<u>7,808,746</u>
Total capital resources after deductions (Form 3, line 79)	<u>7,994,377</u>	<u>7,808,746</u>

0310 VALUATION DIFFERENCES

At 31st December 2012, line 35 was £849k which relates to the equalisation provision gross of deferred taxes.

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2012

0313 PROFIT AND LOSS ACCOUNT AND OTHER RESERVES RECONCILIATION

	2012 £000
Opening profit and loss account and other reserves (Form 3, line 12)	4,448,000
Add: Transfer between capital and reserves	10,189,000
Add: IFRS fair value gains on investment in subsidiaries	1,361,000
Add:	
Profit retained for the financial year (Form 16, line 59)	1,179
Movement on equalisation provision	849
Other	(28)
Profit and loss account and other reserves (Form 3, line 12)	<u>16,000,000</u>

1105, *1205* DIFFERENCES BETWEEN FORMS 11/12 AND FORMS 24 ET SEQ

As a result of the Part VII transfer described in note 0101 (1), 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, these Forms are blank and do not agree with the revenue Forms 20 and 24 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.

Form 12 has a disclosed reference period of 12 months referring to underwriting activity of the company in 2012. In 2011, as a result of the portfolio transfer out referred to in note 0101, the values on Form 12 have been calculated as though the effects of the transfers had been applied to the full three year history required for these Forms. Thus the reference period on the forms for 2012, is for the current 12 month period.

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2012

1301 AGGREGATE VALUE OF UNLISTED INVESTMENTS AND CERTAIN OTHER SECURITIES

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

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

1304 SET OFF POLICY

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

1305 MAXIMUM COUNTERPARTY EXPOSURE

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

1315 OTHER ASSETS

The other assets represent current tax balance of £1.9m as at 31st December 2012.

1501 PROVISION FOR REASONABLY FORESEEABLE ADVERSE VARIATIONS

No adjustment or provision is required in respect of a provision for reasonably foreseeable adverse variations pursuant to GENPRU 1.3.30R to 1.3.33R or INSPRU 3.2.17R to 3.2.18R. Management has considered current market conditions when valuing investments in accordance with IFRS. No derivative contracts were held at 31st December 2012.

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2012

1502 CONTINGENT LIABILITIES

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

(b) At 31st December 2012, the Company had no unprovided capital gains tax liability. There were significant capital losses not currently provided within the UK Group which are available for use against a capital gain if one were to arise.

(c) On the 14th November 2011, Under Part VII of the Financial Services and Markets Act 2000, the Company's general insurance business was transferred to Aviva Insurance Limited and in respect of its London Market business to The Ocean Marine Insurance Company, both fellow Group Companies.

(d) The Company has guaranteed the payment of the principal, and interest thereon, of the following bonds issued by its ultimate parent company, Aviva plc:

- 9.5% guaranteed bonds 2016, £200m

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

The Company also acts as guarantor in respect of earn-out payments connected to the Group's Spanish joint ventures and reserving in connection with the 2002 sale of Aviva Courtage to Groupama. These have been estimated to total £341m at 31st December 2012. The guarantee in respect of Aviva Courtage is given jointly with Aviva Insurance Limited.

The Company has provided guarantees for the obligations of Aviva International Holdings Limited under Shareholders Agreements entered into with banks and third parties of £123m.

(e) There are no other fundamental uncertainties.

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2012

1507 GROSS EQUALISATION PROVISIONS

At 31st December 2012, other adjustments comprised of claims equalisation provision of £849k (2011 £nil).

1601 EXCHANGE RATES

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

1603 OTHER INCOME AND CHARGES

Other income and charges comprises:

	2012	2011
	£000	£000
Impairment of investment in subsidiaries	(9,300)	(41,000)
Disposal gain	-	83,000
Financial guarantee income	2,020	-
Total (Form 16 Line 21)	<u>(7,280)</u>	<u>42,000</u>

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.

20Ab RISKS OF DEATH OR INJURY TO PASSENGERS

Contracts of insurance against risks of death of, or injury to, passengers have been included in the non-proportional treaty risk category of 520.

20Ae CATEGORY NUMBER 002

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

20Ag HOME FOREIGN AND OVERSEAS BUSINESS

£3.6m of gross written premiums included on Form 20A relate to overseas risks in Italy and £nil of gross written premiums relating to home foreign business which are reinsured into the company, and reported in risk category 500.

£18.3m of gross written premiums included on Form 20A relate to overseas risks in Bermuda and £18.3m of gross written premiums relating to home foreign business which are reinsured into the company, and reported in risk category 600.

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2012

20Aj UNUSED AUTHORISATION CLASSES

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

2007 MATERIAL CONNECTED PARTY TRANSACTIONS (RULE 9.39)

INTRA-GROUP INSURANCE AND REINSURANCE CONTRACTS

During 2012, Aviva International Insurance Limited wrote contracts with Aviva Italia S.p.A totalling £3.6m (2011: nil). Profit on these contracts totalled (£3.6m) in 2012 (2011: nil). Balances due to Aviva Italia S.p.A as at 31st December 2012 totalled £7.2m (2011: nil).

During 2012, Aviva International Insurance Limited purchased reinsurance protection from Aviva Re Ltd costing £3.2m (2011: nil). Profit on this contract totalled £3.4m. Balances due from Aviva Re Ltd as at 31st December 2012 totalled £6.6m (2011: nil).

CAPITAL AND OTHER FUNDING

The following material transactions took place during 2012:-

Received By	Paid By	Relationship	Amount £m	Transaction
Aviva International Insurance Ltd	Holloways Properties Limited	Parent/Subsidiary	10m	Dividend
Aviva International Insurance Ltd	Aviva Powszechne Towarzystwo Emerytalne Aviva BZ WBK SA (Poland Pensions)	Parent/Subsidiary	5.9m	Dividend
Aviva International Insurance Ltd	BZ WBK - Aviva Towarzystwo Ubezpieczen Ogolnych SA	Parent/Subsidiary	0.8m	Dividend
Aviva International Insurance Ltd	Aviva Insurance Ltd	Parent/Subsidiary	950m	Dividend
Aviva Group Holdings Ltd	Aviva International Insurance Ltd	Parent/Subsidiary	950m	Dividend

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 International Insurance Limited

Global business

Financial year ended 31st December 2012

***2202* *2404* CLAIMS MANAGEMENT COSTS**

No claims management costs are incurred in respect of proportional property business (risk class 660), due to the nature of the contract.

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

***2204* *2406* ACQUISITION COSTS**

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

***2205* UNEXPIRED RISKS**

Provision is made for unexpired risks when, after taking account of an element of attributable investment income, if necessary, it is anticipated that unearned premiums will be insufficient to cover future claims and expenses on existing contracts. In 2012 and 2011, no investment income has needed to be taken into account.

***3400* *3900* FORMS OMITTED**

Forms 34 and 39 have been omitted because they would otherwise be blank.

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012****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
Tower Insurance Company Of New York 120 Broadway New York NY 10271	None	8,401	-	-	-	4,081	Tower Recovery includes IBNR
Aviva Re Limited Canon's Court 22 Victoria Street Hamilton HM EX Bermuda	Both controlled by Aviva plc	-	3,249	-	-	4,056	
Endurance Speciality Insurance Ltd Wellesley House 90 Pitts Bay Road Pembroke HM 08 Bermuda	None	-	176	-	-	194	
Everest Reinsurance (Bermuda) Ltd 45 Reid Street Hamilton HM 12 Bermuda	None	-	131	-	-	146	
Hannover Re (Bermuda) Ltd 50 Parliament Street Hamilton HM 12 Bermuda	None	-	38	-	-	-	
Allied World Assurance Company Ltd 27 Richmond Road Hamilton HM 08 Bermuda	None	-	3	-	-	-	

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

Cedant details As required by Rule 9.27 (Para 1(a))	Connection (Para 1(b))	Premiums receivable (Para 1(c)) £000	Deposits made included at F13L57 (Para 1(d)) £000	Debts outstanding included at F13L74 (Para 1(e)) £000	Comments
None					

Returns under the Accounts and Statements Rules

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

Aviva International Insurance Limited

Global business

Financial Year ended 31st December 2012

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

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

(i) Futures

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

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

(ii) Options

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

(iii) Swaps

Except for foreign exchange swaps (referred to under futures), swaps may only be undertaken following the prior approval of the Group Derivatives Committee. Their use is limited to balance sheet risk reduction.

- (b) There are no specific guidelines for the use of contracts that are not reasonably likely to be exercised at the start of the contract. Such contracts may be entered into for foreign exchange hedging purposes. If such contracts were entered into and not exercised, there would be no additional cost to the Company. No contracts were entered into during the financial year.
- (c) During the financial period, no contracts were entered into that were not reasonably likely to be exercised at the start of the contract.
- (d) No derivative contracts were held at any time during the financial year that required a significant provision under INSPRU 3.2.17R.
- (e) During the financial year the Company granted no rights under derivative contracts for a fixed consideration.

Returns under the Accounts and Statements Rules

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

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2012

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

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

SUMMARY OF REINSURANCE ARRANGEMENTS

1. Property Per Event Catastrophe Cover

- 1.1: Group Catastrophe Excess of Loss Reinsurance Programme
- 1.2: Hiscox Catastrophe Quota Share Programme of 2012 UWY

2. Property Per Risk Cover

- 2.1: Aviva Property Per Risk Excess of Loss Programme (Italy Layers)
- 2.2: Aviva Property Per Risk Excess of Loss Programme (European Layer 1)
- 2.3: Aviva Property Per Risk Excess of Loss Programme (Group Layer 1)
- 2.4: Aviva Property Per Risk Excess of Loss Programme (Group Layer 2)
- 2.5: Aviva Property Per Risk Excess of Loss Programme (Group Layer 3)

3. Casualty - Motor and Liability Covers

- 3.1: Aviva Casualty Excess of Loss Programme (Italy Layer 1 Motor)
- 3.2: Aviva Casualty Excess of Loss Programme (Italy Layer 1 Liability)
- 3.3: Aviva Casualty Excess of Loss Programme (Italy Layer 2)
- 3.4: Aviva Casualty Excess of Loss Programme (Italy Layer 3)

4. Marine Covers

- 4.1: Aviva Marine Excess of Loss Programme (Layer 1-2)
- 4.2: Aviva Marine Excess of Loss Programme (Layer 3-5)
- 4.3: Aviva Marine Excess of Loss Programme (Layer 6)

5. Personal Accident Covers

- 5.1: Aviva PA Excess of Loss Programme (Layer 1-3)
- 5.2: Aviva PA Excess of Loss Programme (Layer 4)

6. Maximum net probable losses

7. Reinsurance Premiums Analysis

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

1. Property Per Event Catastrophe Covers

1.1: Group Catastrophe Excess of Loss Reinsurance Programme

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

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

Business Reinsured: Italian business portfolio

From Ground up Cover - €68.0m

Deductible - €10.0m

Reinstatements - 1 free reinstatement

Comments - None

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

1.2: Hiscox 2012 UWY Catastrophe Quota Share Programme

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

Type of Cover: US Property Catastrophe Excess of Loss

Business Reinsured: Hiscox Group business.

From Ground up Cover - \$227.0m in aggregate

Comments - Maximum ceded liability shall be \$20.0m per programme for any one loss occurrence.

Period of Cover: Risks Attaching 1/1/2012 – 31/12/2012

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

2. Property Risk Cover

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

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: Italian business portfolio

From Ground up Cover - €5.0m
 Deductible - €0.5m
 Reinstatements - Layer 1 = 2 free reinstatements
 Layer 2 = 2 reinstatements @ 100% premium
 Layer 3 = 3 reinstatements @ 100% premium
 Layer 4 = 2 reinstatements @ 100% premium

Comments - None

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

2.2: Aviva Property Per Risk Excess of Loss Programme (European Layer)

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: Italian business portfolio

From Ground up Cover - €10.0m
 Deductible - €5.0m
 Reinstatements - 1 free reinstatement

Comments - None

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

2.3: Aviva Property Per Risk Excess of Loss Programme (Group Layers)

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

Type of Cover: Aggregate Excess of Loss Reinsurance

Business Reinsured: Italian business portfolio

From Ground up Cover - €25.0m
 Deductible - €10.0m
 Reinstatements - 1 free reinstatement

Comments - None

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

2.4: Aviva Property Per Risk Excess of Loss Programme (Group Layers)

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

Type of Cover: Aggregate Excess of Loss Reinsurance

Business Reinsured: Italian business portfolio

From Ground up Cover - €50.0m
 Deductible - €25.0m
 Reinstatements - 1 free reinstatement

Comments - None

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

2.5: Aviva Property Per Risk Excess of Loss Programme (Group Layers)

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

Type of Cover: Aggregate Excess of Loss Reinsurance

Business Reinsured: Italian business portfolio

From Ground up Cover - €80.0m
Deductible - €50.0m
Reinstatements - 1 free reinstatement

Comments - None

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

3. Casualty Section

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

Type of Business Covered: Motor

Type of Cover: Casualty Excess of Loss Reinsurance

Business Reinsured: Italian business portfolio

From Ground up Cover - €2.5m

Deductible - €2.0m

Reinstatements - 500% of the limit of liability free

Comments - None

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

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

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

Type of Cover: Casualty Excess of Loss Reinsurance

Business Reinsured: Italian business portfolio

From Ground up Cover - €2.5m

Deductible - €0.5m

Reinstatements - 300% of the limit of liability – free
(for terrorism, 100% of the limit of liability – free)

Comments - None

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

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

Type of Business Covered:	Motor, Employers Liability, Public and Products Liability
Type of Cover:	Casualty Excess of Loss Reinsurance
Business Reinsured:	Italian business portfolio
From Ground up Cover	- €15.0m
Deductible	- €2.5m (layer 2), €10.0m (layer 3)
Reinstatements	- 300% of the limit of liability – free (Motor own physical damage & Terrorism, 100% of the limit – free)
Comments	- None
Period of Cover:	01/01/2012 - 31/12/2012

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

4. Marine Covers

4.1: Group Marine Excess of Loss Reinsurance Programme (Layer 1 & 2)

Type of Business Covered: Marine insurance and reinsurance

Type of Cover: Marine Excess of Loss Reinsurance

Business Reinsured: Italian business portfolio

From Ground up Cover - £3.0m

Deductible - £0.75m (Layer 1), £2.0m (Layer 2)

Reinstatements 1 free reinstatement

Comments - None

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

4.2: Group Marine Excess of Loss Reinsurance Programme (Layer 3-5)

Type of Business Covered: Marine insurance and reinsurance

Type of Cover: Marine Excess of Loss Reinsurance

Business Reinsured: Italian business portfolio

From Ground up Cover - £20.0m

Deductible - £3.0m (Layer 3), £6.0m (Layer 2), £10.0m (Layer 3)

Reinstatements 1 reinstatement @ 100%

Comments - None

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

4.3: Group Marine Excess of Loss Reinsurance Programme (Layer 6)

Type of Business Covered:	Marine insurance and reinsurance
Type of Cover:	Marine Excess of Loss Reinsurance
Business Reinsured:	Italian business portfolio
From Ground up Cover	- £50.0m
Deductible	- £20.0m
Reinstatements	1 reinstatement @ 100%
Comments	- None
Period of Cover:	01/01/2012 – 31/12/2012

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

5. Personal Accident Covers

5.1: Aviva PA Excess of Loss Programme (Layer 1-3)

Type of Business Covered: Personal Accident, Sickness and/or Travel

Type of Cover: Personal Accident Excess of Loss Reinsurance

Business Reinsured: Italian business portfolio

From Ground up Cover - €10.0m

Deductible - €0.2m (Layer 1), €1.0m (Layer 2), €5.0m (Layer 3)

Reinstatements Layer 1 – 2 reinstatements (1 free and 1 @ 100%)
Layer 2 - 1 reinstatement @ 100%
Layer 3 - 1 reinstatement @ 100%

Comments - None

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

5.2: Aviva PA Excess of Loss Programme (Layer 4)

Type of Business Covered: Personal Accident, Sickness and/or Travel

Type of Cover: Personal Accident Excess of Loss Reinsurance

Business Reinsured: Italian business portfolio

From Ground up Cover - €25.0m

Deductible - €10.0m

Reinstatements 1 reinstatement @ 100%

Comments - None

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

6. Maximum net probable losses

Italy (100% reinsured externally)

Property:

Per Event £nil

Per Risk £nil

Casualty:

Motor £nil

Personal Accident £nil

Marine £nil

Hiscox Quota Share

Property:

Aggregate \$29m

Per Programme \$ 3m

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

6. Reinsurance
Premiums Analysis

Combined categories	Facultative	Non-facultative	Total
	£000	£000	£000
Non-proportional motor (520)		1,607	1,607
Non-proportional marine (540)		1,079	1,079
Non-proportional property (560)		910	910
Proportional property (660)		8,402	8,402
Total	nil	11,998	11,998

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2012**

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

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

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

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

Returns under the Accounts and Statements Rules

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

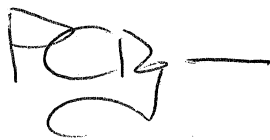
Aviva International Insurance Limited

Global business

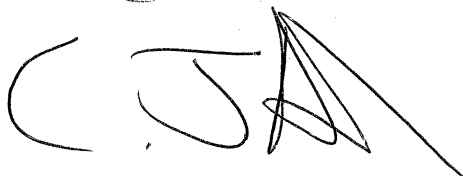
Financial year ended 31st December 2012

We certify that:

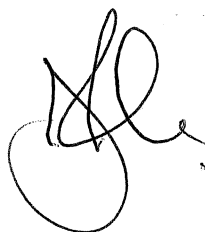
- 1) the return has been properly prepared in accordance with the requirements in IPRU(INS), GENPRU and INSPRU as modified by the directions referred to in supplementary note 0101; and
- 2) we are satisfied that:
 - a) throughout the financial year, of the firm in the group has complied in all material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



Patrick Regan, Chief Executive



Clifford Abrahams, Director



John Lister, Director

27th March 2013

Aviva International Insurance Limited**Global business****Financial year ended 31st December 2012****Independent auditors' report to the directors pursuant to rule 9.35 of the Interim Prudential Sourcebook for Insurers**

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

- Forms 1, 3, 11 to 13, 15, 16, 20A, 20 to 24, 26, 27, 36 to 38, (including the supplementary notes) on pages 1 to 54 ('the Forms'); and
- the statements required by IPRU(INS) rule 9.25, 9.26, 9.27 and 9.29 on pages 55 to 58 ('the statements').

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

- the statements required by IPRU(INS) rules 9.30, 9.32 and 9.32A on pages 59 to 72 and
- the certificate required by IPRU(INS) rule 9.34 on page 73.

Respective responsibilities of the insurer and its auditors

The insurer is responsible for the preparation of an annual return (including the Forms and the statements) under the provisions of the Rules. The requirements of the Rules have been modified by directions issued under section 148 of the Financial Services and Markets Act 2000 on 6th January 2012 and 4th January 2013. Under IPRU(INS) rule 9.11 the Forms and the statements are required to be prepared in the manner specified by the Rules and to state fairly the information provided on the basis required by the Rules.

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

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

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

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2012

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

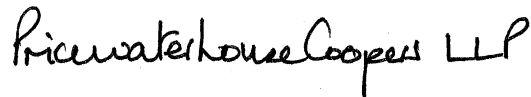
Basis of opinion

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

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

Opinion

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



PricewaterhouseCoopers LLP
Chartered Accountants

27th March 2013

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