

Aviva Insurance Limited

**Annual PRA Insurance Returns for the year ended
31st December 2013**



**BANK OF ENGLAND
PRUDENTIAL REGULATION
AUTHORITY**

(Appendices 9.1, 9.2, 9.5, 9.6)

Aviva Insurance Limited

Year ended 31st December 2013

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Statement of solvency - general insurance business
Form 1

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

Adjusted solo solvency calculation

R1	Company registration number 2116	GL/UK/CM GL	Period ended			units £000
			day	month	year	
			31	12	2013	
			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	5181296	7910304
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	5181296	7910304

Guarantee fund

Guarantee fund requirement	21	1181640	4398154
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	3999656	3512150

Minimum capital requirement (MCR)

General insurance capital requirement	31	811920	820266
Base capital resources requirement	33	3146	2984
Individual minimum capital requirement	34	811920	820266
Capital requirements of regulated related undertakings	35	911000	4124732
Minimum capital requirement (34+35)	36	1722920	4944998
Excess (deficiency) of available capital resources to cover 50% of MCR	37	4319836	5437805
Excess (deficiency) of available capital resources to cover 75% of MCR	38	3889106	4201556

Capital resources requirement (CRR)

Capital resources requirement	41	1722920	4944998
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	3458376	2965306

Contingent liabilities

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51	387000	1070000
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Components of capital resources
Form 3
(Sheet 1)

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

	Company registration number	GL/UK/CM	Period ended			units
			day	month	year	
R3	2116	GL	31	12	2013	£000
	General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year 4		

Core tier one capital

Permanent share capital	11	100000		100000	100000
Profit and loss account and other reserves	12	7146000		7146000	14435000
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16	(636200)		(636200)	(1393200)
Core tier one capital (sum of 11 to 16)	19	6609800		6609800	13141800

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	6609800		6609800	13141800
Investments in own shares	32				
Intangible assets	33	93381		93381	91900
Amounts deducted from technical provisions for discounting	34	353562		353562	280274
Other negative valuation differences	35	199141		199141	172061
Deductions in related undertakings	36	296100		296100	(946006)
Deductions from tier one (32 to 36)	37	942184		942184	(401771)
Total tier one capital after deductions (31-37)	39	5667616		5667616	13543571

Components of capital resources
Form 3
(Sheet 2)

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

	Company registration number	GL/UK/CM	Period ended			units
			day	month	year	
R3	2116	GL	31	12	2013	£000
	General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year 4		

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
Upper tier two capital (44 to 47)	49				14200

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

Total tier two capital before restrictions (49+59)	61				42600
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

Components of capital resources
Form 3
(Sheet 3)

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

	Company registration number	GL/UK/CM	Period ended			units
			day	month	year	
R3	2116	GL	31	12	2013	£000
	General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year 4		

Total capital resources

Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	5667616		5667616	13586171
Inadmissible assets other than intangibles and own shares	73	232211		232211	595167
Assets in excess of market risk and counterparty limits	74	254109		254109	5080700
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	5181296		5181296	7910304

Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	81	5181296		5181296	7910304
Available capital resources for 50% MCR requirement	82	5181296		5181296	7910304
Available capital resources for 75% MCR requirement	83	5181296		5181296	7910304

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

General insurance business

		Company registration number	GL/UK/CM	Period ended			units
		R11	2116	GL	day	month	year
					31	12	2013
							£000
					This financial year		Previous year
					1		2
Gross premiums written		11			4874666		5165718
Premiums taxes and levies (included in line 11)		12			29700		36007
Premiums written net of taxes and levies (11-12)		13			4844966		5129711
Premiums for classes 11, 12 or 13 (included in line 13)		14			370968		437536
Premiums for "actuarial health insurance" (included in line 13)		15					
Sub-total A (13 + 1/2 14 - 2/3 15)		16			5030450		5348479
Gross premiums earned		21			5047122		5180438
Premium taxes and levies (included in line 21)		22			29700		36007
Premiums earned net of taxes and levies (21-22)		23			5017422		5144431
Premiums for classes 11, 12 or 13 (included in line 23)		24			415849		438938
Premiums for "actuarial health insurance" (included in line 23)		25					
Sub-total H (23 + 1/2 24 - 2/3 25)		26			5225347		5363900
Sub-total I (higher of sub-total A and sub-total H)		30			5225347		5363900
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			940562		965502
	Excess (if any) over 61.3M EURO x 0.02	33			103465		106289
Sub-total J (32-33)		34			837097		859213
Claims paid in period of 3 financial years		41			9882326		10104466
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42			165572		216643
	For insurance business accounted for on an accident year basis	43			5961880		5898649
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44			180210		241265
	For insurance business accounted for on an accident year basis	45			6327301		6307730
Sub-total C (41+42+43-44-45)		46			9502267		9670763
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47			447159		438358
Sub-total D (46-47)		48			9055108		9232405
Reinsurance ratio (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49			0.95		0.95
Premiums amount (Sub-total J x reinsurance ratio)		50			797705		820266
Provisions for claims outstanding (before discounting and net of reinsurance)		51			5215259		5268866
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			811920		804458
Greater of lines 50 and 53		54			811920		820266

Calculation of general insurance capital requirement - claims amount and result
Form 12

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

General insurance business

		Company registration number	GL/UK/CM	Period ended			units	
		R12	2116	GL	31 day	12 month	2013 year	£000
				This financial year 1		Previous year 2		
Reference period (No. of months) See <i>INSPRU</i> 1.1.63R			11	36		36		
Claims paid in reference period			21	9882326		10104466		
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	165572		216643		
	For insurance business accounted for on an accident year basis		23	5961880		5898649		
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	180210		241265		
	For insurance business accounted for on an accident year basis		25	6327301		6307730		
Claims incurred in reference period (21+22+23-24-25)			26	9502267		9670763		
Claims incurred for classes 11, 12 or 13 (included in 26)			27	1191702		1122644		
Claims incurred for "actuarial health insurance" (included in 26)			28					
Sub-total E (26 + 1/2 27 - 2/3 28)			29	10098118		10232085		
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	3366039		3410695		
Division of sub-total F (gross adjusted claims amount)	X 0.26		32	875170		886781		
	Excess (if any) over 42.9M EURO x 0.03		33	99887		101283		
Sub-total G (32 - 33)			39	775283		785498		
Claims amount Sub-total G x reinsurance ratio (11.49)			41	738800		749893		
Higher of premiums amount and brought forward amount (11.54)			42	811920		820266		
General insurance capital requirement (higher of lines 41 and 42)			43	811920		820266		

Analysis of admissible assets
Form 13
(Sheet 1)

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

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	2116	GL	31	12	2013	£000	1
				As at end of this financial year		As at end of the previous year		
				1		2		
Land and buildings			11	14250		5881		

Investments in group undertakings and participating interests

UK insurance dependants	shares	21	172647	136700
	debts and loans	22		
Other insurance dependants	shares	23	340000	3181220
	debts and loans	24		
Non-insurance dependants	shares	25	882173	435832
	debts and loans	26		1482100
Other group undertakings	shares	27		
	debts and loans	28	4523409	843100
Participating interests	shares	29		
	debts and loans	30		

Other financial investments

Other financial investments			
Equity shares		41	33003800
Other shares and other variable yield participations		42	
Holdings in collective investment schemes		43	400011017
Rights under derivative contracts		44	61151231380
Fixed interest securities	Approved	45	24285461902894
	Other	46	26426532058132
Variable interest securities	Approved	47	
	Other	48	
Participation in investment pools		49	
Loans secured by mortgages		50	191400271800
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	7821096185
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	52000
	More than one month withdrawal	55	405715
Other financial investments		56	

Analysis of admissible assets
Form 13
(Sheet 2)

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

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

	Company registration number	GL/UK/CM	Period ended			units	Category of assets	
	R13	2116	GL	31 day	12 month	2013 year	£000	1
					As at end of this financial year		As at end of the previous year	
					1		2	
Deposits with ceding undertakings				57	27		32	
Assets held to match linked liabilities	Index linked			58				
	Property linked			59				

Reinsurers' share of technical provisions

Provision for unearned premiums	60	82860	78345
Claims outstanding	61	912193	847094
Provision for unexpired risks	62		
Other	63		

Debtors and salvage

Direct insurance business	Policyholders	71	476871	486531
	Intermediaries	72	466134	556777
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74	66920	67293
	Ceded	75		
Dependants	due in 12 months or less	76	173700	285600
	due in more than 12 months	77		
Other	due in 12 months or less	78	11426	85260
	due in more than 12 months	79		

Other assets

Tangible assets	80		840
Deposits not subject to time restriction on withdrawal with approved institutions	81	876308	472490
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)	83	112285	54000
Accrued interest and rent	84	71164	59058
Deferred acquisition costs (general business only)	85	468561	531026
Other prepayments and accrued income	86	39847	31404

Deductions from the aggregate value of assets	87		
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Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89	15100035	14673506
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Analysis of admissible assets
Form 13
(Sheet 3)

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

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	2116	GL	31	12	2013	£000	1
				As at end of this financial year		As at end of the previous year	
				1		2	

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

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	91	15100035	14673506
Admissible assets in excess of market and counterparty limits	92	254109	5080700
Inadmissible assets directly held	93	325592	465667
Capital resources requirement deduction of regulated related undertakings	94	911000	4124732
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95		353500
Inadmissible assets of regulated related undertakings	96	149700	2079345
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98	782600	(1806851)
Deferred acquisition costs excluded from line 89	99		
Reinsurers' share of technical provisions excluded from line 89	100	(404338)	(304568)
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	17118698	24666031
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103	26600	1400

Liabilities (other than long-term insurance business)
Form 15

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

	Company registration number	GL/UK/CM	Period ended			units
			day	month	year	
R15	2116	GL	31	12	2013	£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	2209586	2377401
Claims outstanding		12	6125873	6115827
Provision for unexpired risks		13		
Equalisation provisions	Credit business	14		1
	Other than credit business	15	199141	172060
Other technical provisions		16		
Total gross technical provisions (11 to 16)		19	8534600	8665289

Provisions and creditors

Provisions	Taxation	21		
	Other risks and charges	22	56680	102016
Deposits received from reinsurers		31	7	8
Creditors	Direct insurance business	41	94374	106937
	Reinsurance accepted	42		440
	Reinsurance ceded	43	24400	37630
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions		46	385000	265862
Creditors	Taxation	47		4120
	Foreseeable dividend	48		
	Other	49	1354165	1339722
Accruals and deferred income		51	380513	365910
Total (19 to 51)		59	10829739	10887934
Provision for "reasonably foreseeable adverse variations"		61		
Cumulative preference share capital		62		
Subordinated loan capital		63		
Total (59 to 63)		69	10829739	10887934

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71	185600	51700
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Amounts deducted from technical provisions for discounting	82	757900	584842
Other adjustments (may be negative)	83	(199141)	(172061)
Capital and reserves	84	7246000	14535000
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	17118698	24666031

Profit and loss account (non-technical account)
Form 16

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

		Company registration number	GL/UK/CM	Period ended			units
		R16	2116	GL	day	month	year
					31	12	2013
							£000
				This financial year		Previous year	
				1		2	
Transfer (to) / from the general insurance business technical account	From Form 20	11		123867		(9048)	
	Equalisation provisions	12		(27081)		(29864)	
Transfer from the long term insurance business revenue account		13					
Investment income	Income	14		1784514		445413	
	Value re-adjustments on investments	15		310880		140378	
	Gains on the realisation of investments	16		668363		49890	
Investment charges	Investment management charges, including interest	17		11456		9376	
	Value re-adjustments on investments	18		450493		156078	
	Loss on the realisation of investments	19		598770		214017	
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		(549422)		(345745)	
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29		1250402		(128447)	
Tax on profit or loss on ordinary activities		31		54149		(131783)	
Profit or loss on ordinary activities after tax (29-31)		39		1196253		3336	
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		1196253		3336	
Dividends (paid or foreseeable)		51		7863400		950000	
Profit or loss retained for the financial year (49-51)		59		(6667147)		(946664)	

Analysis of derivative contracts
Form 17

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

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

			Company registration number	GL/UK/CM	Period ended			units	Category of assets	
			R17	2116	GL	31	12	2013	£000	1
			day			month	year			

General insurance business - summary of business carried on

Form 20A

(Sheet 1)

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

Category number	PRA return general insurance business reporting category		Company registration number	GL/UK/CM	Period ended			units
					day	month	year	
					31	12	2013	
			R20A	2116	GL			£000
					Provision for undiscounted gross claims outstanding at the end of this financial year			
					Reported	Incurring but not reported		
					1	2	3	4
001	Total business	1		4874666	4495694	1555960		2209586
002	Total primary (direct) and facultative business	2		4645502	4429454	1537033		2091758
003	Total treaty reinsurance accepted business	3		229164	66240	18927		117828
110	Total primary (direct) and facultative accident & health (category numbers 111 to 114)	4		740355	38639	43515		274622
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5		1273573	1665440	174078		630606
160	Primary (direct) and facultative household and domestic all risks.	6		648721	145575	20269		327326
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7		270585	18220	9350		18880
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8		515212	876010	71555		240179
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9		761799	282493	67987		345034
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10		369652	1276593	1129404		183887
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11		38424	13242	7086		58023
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12		14	94267	9476		
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13		2044	5510	334		679
350	Total primary (direct) and facultative goods in transit	14		25123	13465	3979		12522
400	Miscellaneous primary (direct) and facultative business	15						
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	16		7	3617	7861		
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17		229157	62623	11066		117828
700	Miscellaneous treaty reinsurance accepted business	18						
	Total (lines 4 to 18)	20		4874666	4495694	1555960		2209586

General insurance business - summary of business carried on
Form 20A
(Sheet 2)

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 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2013**

		Company registration number		GL/UK/CM	Period ended			units
		R20A	2116	GL	31	12	2013	£000
Category number	PRA 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		
				Reported	Incurred but not reported			
			1	2	3	4		

PRIMARY (DIRECT) and FACULTATIVE PERSONAL LINES BUSINESS

111	Medical insurance	21	535787	8618	38179	247538
112	HealthCare cash plans	22				
113	Travel	23	134091	15245	2846	21494
114	Personal accident or sickness	24	70477	14776	2490	5590
121	Private motor - comprehensive	25	1203840	1451943	158781	599126
122	Private motor - non-comprehensive	26	36967	179614	10607	18177
123	Motor cycle	27	32766	33883	4690	13303
160	Household and domestic all risks (equals line 6)	28	648721	145575	20269	327326
181	Assistance	29	15			7
182	Creditor	30	144795	15393	7530	4718
183	Extended warranty	31				
184	Legal expenses	32	144	1		90
185	Mortgage indemnity	33		166	37	92
186	Pet insurance	34	1706	2660	305	505
187	Other personal financial loss	35	123925		1478	13468

PRIMARY (DIRECT) and FACULTATIVE COMMERCIAL LINES BUSINESS

221	Fleets	41	398798	587610	50846	188846
222	Commercial vehicles (non-fleet)	42	65363	165191	12774	27390
223	Motor other	43	51051	123209	7935	23943
261	Commercial property	44	575615	256454	52490	271223
262	Consequential loss	45	109168	15350	7650	49994
263	Contractors or engineering all risks	46	77016	10689	7847	23817
271	Employers liability	47	132670	582596	1084558	65346
272	Professional indemnity	48	31382	184269	2596	12692
273	Public and products liability	49	161109	488522	39414	78695
274	Mixed commercial package	50	44491	21206	2836	27154
281	Fidelity and contract guarantee	51	4247	4962	605	1474
282	Credit	52	476	6181	93	107
283	Suretyship	53	33701	2099	6388	56442
284	Commercial contingency	54				

General insurance business - summary of business carried on

Form 20A

(Sheet 3)

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

		Company registration number		GL/UK/CM		Period ended			units
		R20A	2116	GL	31	12	2013	£000	
Category number	PRA 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			
				Reported	Incurring but not reported				
			1	2	3	4			

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

331	Aviation liability	61	14	94267	9476	
332	Aviation hull	62				
333	Space and satellite	63				
341	Marine liability	64	742	771	334	438
342	Marine hull	65		1		2
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	1302	4738		239
350	Total primary (direct) and facultative goods in transit (equals line 14)	71	25123	13465	3979	12522

PRIMARY (DIRECT) and FACULTATIVE: MISCELLANEOUS

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

510	Non-proportional accident & health	81				
520	Non-proportional motor	82				
530	Non-proportional aviation	83	7	3517	341	
540	Non-proportional marine	84				
550	Non-proportional transport	85		100	20	
560	Non-proportional property	86				
570	Non-proportional liability (non-motor)	87				
580	Non-proportional financial lines	88				
590	Non-proportional aggregate cover	89			7500	

PROPORTIONAL TREATY

610	Proportional accident & health	91	881	1298	40	95
620	Proportional motor	92		4868	252	
630	Proportional aviation	93	2	2642	256	
640	Proportional marine	94				
650	Proportional transport	95				
660	Proportional property	96	201359	48260	4517	113646
670	Proportional liability (non-motor)	97		5555	5458	
680	Proportional financial lines	98	26915		543	4087
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	4874666	4495694	1555960	2209586
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General insurance business: Technical account (excluding equalisation provisions)
Form 20

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Business

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2013	£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	4746406		4611378	
	Claims incurred (22. 17. 4)				12	2860684		2823956	
	Claims management costs (22. 18. 4)				13	221605		196048	
	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	1627392		1613857	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	36725		(22483)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	4521		6140	
	Claims incurred (22. 13. 4)				22	(21672)		8100	
	Claims management costs (22. 14. 4)				23	1132		(4389)	
	Adjustment for discounting (22. 51. 4)				24	73245		(7589)	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	12364		(18595)	
	Balance (21-22-23+24+25-26)				29	85942		13435	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31	1200			
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39	1200			
Balance of all years' underwriting (19+29+39)					49	123867		(9048)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	123867		(9048)	

General insurance business: Technical account (excluding equalisation provisions)
Form 20

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Primary (Direct) and Facultative Business

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2013	£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	4503880		4318987	
	Claims incurred (22. 17. 4)				12	2772615		2704553	
	Claims management costs (22. 18. 4)				13	210219		182797	
	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	1505291		1447923	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	15755		(16286)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	4521		4702	
	Claims incurred (22. 13. 4)				22	(10463)		1103	
	Claims management costs (22. 14. 4)				23	2697		(2667)	
	Adjustment for discounting (22. 51. 4)				24	73245		(7589)	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	12364		(18595)	
	Balance (21-22-23+24+25-26)				29	73168		17272	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31	753		(1)	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39	753		(1)	
Balance of all years' underwriting (19+29+39)					49	89676		985	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	89676		985	

General insurance business: Technical account (excluding equalisation provisions)
Form 20

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2013	£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	242526		292391		
	Claims incurred (22. 17. 4)			12	88069		119403		
	Claims management costs (22. 18. 4)			13	11386		13251		
	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	122101		165934		
	Balance of year's underwriting (11-12-13+14-15+16-17)			19	20970		(6197)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21			1438		
	Claims incurred (22. 13. 4)			22	(11209)		6997		
	Claims management costs (22. 14. 4)			23	(1565)		(1722)		
	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	12774		(3837)		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			31	447		1		
	Other technical income and charges (particulars to be specified by way of supplementary note)			32					
	Total			39	447		1		
Balance of all years' underwriting (19+29+39)				49	34191		(10033)		
Allocated investment return				51					
Transfer to non-technical account (49+51)				59	34191		(10033)		

General insurance business: Technical account (excluding equalisation provisions)
Form 20

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative accident & health

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2013	£000	110
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	724002		650194	
	Claims incurred (22. 17. 4)				12	500745		458948	
	Claims management costs (22. 18. 4)				13	17956		19854	
	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	224314		136817	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(19013)		34575	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	10833		5542	
	Claims incurred (22. 13. 4)				22	(16356)		(2452)	
	Claims management costs (22. 14. 4)				23	1114		731	
	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	324		(203)	
	Balance (21-22-23+24+25-26)				29	25751		7466	
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	6738		42041	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	6738		42041	

General insurance business: Technical account (excluding equalisation provisions)
Form 20

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative personal motor business

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2013	£000	120
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	1247253		1200883	
	Claims incurred (22. 17. 4)				12	956973		895328	
	Claims management costs (22. 18. 4)				13	83339		68385	
	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	246743		235389	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(39802)		1781	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	11002		(187)	
	Claims incurred (22. 13. 4)				22	(7087)		(27315)	
	Claims management costs (22. 14. 4)				23	(3452)		(2734)	
	Adjustment for discounting (22. 51. 4)				24	19653		(25919)	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	4110		1516	
	Balance (21-22-23+24+25-26)				29	37084		2427	
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	(2718)		4208	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(2718)		4208	

General insurance business: Technical account (excluding equalisation provisions)

Form 20

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2013	£000	160
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	612766		570366	
	Claims incurred (22. 17. 4)				12	262834		263113	
	Claims management costs (22. 18. 4)				13	27782		28359	
	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	274521		241403	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	47629		37491	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(6054)		(205)	
	Claims incurred (22. 13. 4)				22	(17445)		(14915)	
	Claims management costs (22. 14. 4)				23	(2512)		(3590)	
	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	2465		(225)	
	Balance (21-22-23+24+25-26)				29	11438		18525	
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	59067		56016	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	59067		56016	

General insurance business: Technical account (excluding equalisation provisions)
Form 20

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2013	£000	180
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	252767		280901		
	Claims incurred (22. 17. 4)			12	45341		45355		
	Claims management costs (22. 18. 4)			13	5411		3301		
	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	170230		227980		
	Balance of year's underwriting (11-12-13+14-15+16-17)			19	31785		4265		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21	(1308)		(50)		
	Claims incurred (22. 13. 4)			22	(14936)		(4119)		
	Claims management costs (22. 14. 4)			23	(987)		2891		
	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	395		(340)		
	Balance (21-22-23+24+25-26)			29	14220		1518		
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	46005		5783		
Allocated investment return				51					
Transfer to non-technical account (49+51)				59	46005		5783		

General insurance business: Technical account (excluding equalisation provisions)
Form 20

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2013	£000	220
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	549842		544388	
	Claims incurred (22. 17. 4)				12	412414		415758	
	Claims management costs (22. 18. 4)				13	36080		32238	
	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	130570		145627	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(29222)		(49235)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	1611		(52)	
	Claims incurred (22. 13. 4)				22	39803		(9489)	
	Claims management costs (22. 14. 4)				23	(2914)		(87)	
	Adjustment for discounting (22. 51. 4)				24	6723		(5039)	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	1329		752	
	Balance (21-22-23+24+25-26)				29	(29884)		3733	
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	(59106)		(45502)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(59106)		(45502)	

General insurance business: Technical account (excluding equalisation provisions)
Form 20

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2013	£000	260
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	649573		641049	
	Claims incurred (22. 17. 4)				12	313286		345051	
	Claims management costs (22. 18. 4)				13	20048		19271	
	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	288904		290865	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	27335		(14138)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(3559)		(182)	
	Claims incurred (22. 13. 4)				22	(23869)		(23582)	
	Claims management costs (22. 14. 4)				23	(2046)		184	
	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	1992		19567	
	Balance (21-22-23+24+25-26)				29	20364		3649	
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	47699		(10489)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	47699		(10489)	

General insurance business: Technical account (excluding equalisation provisions)

Form 20

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2013	£000	270
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	414451		379469		
	Claims incurred (22. 17. 4)			12	253154		256851		
	Claims management costs (22. 18. 4)			13	15625		8032		
	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	146068		144639		
	Balance of year's underwriting (11-12-13+14-15+16-17)			19	(396)		(30053)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21	(8394)		(151)		
	Claims incurred (22. 13. 4)			22	31858		101625		
	Claims management costs (22. 14. 4)			23	14577		(470)		
	Adjustment for discounting (22. 51. 4)			24	46869		23369		
	Other technical income or charges (particulars to be specified by way of supplementary note)			25					
	Net operating expenses (22. 41. 4)			26	1429		(39794)		
	Balance (21-22-23+24+25-26)			29	(9389)		(38143)		
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	(9785)		(68196)		
Allocated investment return				51					
Transfer to non-technical account (49+51)				59	(9785)		(68196)		

General insurance business: Technical account (excluding equalisation provisions)

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative aviation business

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2013	£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		753		(1)
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39		753		(1)
Balance of all years' underwriting (19+29+39)					49		753		(1)
Allocated investment return					51				
Transfer to non-technical account (49+51)					59		753		(1)

General insurance business: Technical account (excluding equalisation provisions)

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Balance of all primary (direct) and facultative business

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2013	£000	409
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	53226		51737	
	Claims incurred (22. 17. 4)				12	27868		24149	
	Claims management costs (22. 18. 4)				13	3978		3357	
	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	23941		25203	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(2561)		(972)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	390		(13)	
	Claims incurred (22. 13. 4)				22	(2431)		(18650)	
	Claims management costs (22. 14. 4)				23	(1083)		408	
	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	320		132	
	Balance (21-22-23+24+25-26)				29	3584		18097	
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	1023		17125	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	1023		17125	

General insurance business: Technical account (excluding equalisation provisions)

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2013	£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	242526		292391	
	Claims incurred (22. 17. 4)				12	88069		119403	
	Claims management costs (22. 18. 4)				13	11386		13251	
	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	122101		165926	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	20970		(6189)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21			1438	
	Claims incurred (22. 13. 4)				22	(8194)		14234	
	Claims management costs (22. 14. 4)				23	(1565)		(1722)	
	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	9759		(11074)	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31	430			
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39	430			
Balance of all years' underwriting (19+29+39)					49	31159		(17263)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	31159		(17263)	

General insurance business: Technical account (excluding equalisation provisions)

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Balance of all treaty reinsurance accepted business

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2013	£000	709
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		8		
	Balance of year's underwriting (11-12-13+14-15+16-17)				19		(8)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21				
	Claims incurred (22. 13. 4)				22		(3015)	(7237)	
	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		3015	7237	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31		17	1	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39		17	1	
Balance of all years' underwriting (19+29+39)					49		3032	7230	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59		3032	7230	

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Business

Total Business					Company registration number		GL/UK/CM		Period ended			units		Category number	
					R21	2116	GL	31	12	2013	£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	4544		23		4521								
			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	7841	4521	533		7308	4521							
In respect of risks incepted in this financial year	For periods of less than 12 months	13	416022	6973	12703	238	403319	6735							
	For periods of 12 months	14	2260805	2138061	202046	80348	2058759	2057713							
	For periods of more than 12 months	15	9072	26804	2534	2262	6538	24542							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	2348815	33227	78333	12	2270482	33215							
Total (12 to 16)		19	5042555	2209586	296149	82860	4746406	2126726							

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

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Primary (Direct) and Facultative Business

Total Primary (Direct) and Facultative Business					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2013	£000	002
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	4544		23		4521					
			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	7841	4521	533		7308	4521				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	416022	6973	12703	238	403319	6735				
	For periods of 12 months	14	2149478	2020233	202046	80348	1947432	1939885				
	For periods of more than 12 months	15	9072	26804	2534	2262	6538	24542				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	2217616	33227	78333	12	2139283	33215				
Total (12 to 16)		19	4800029	2091758	296149	82860	4503880	2008898				

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

Global business

 Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

Total Treaty Reinsurance Accepted Business					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2013	£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	111327	117828			111327	117828				
	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	131199				131199					
Total (12 to 16)		19	242526	117828			242526	117828				

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative accident & health

Total primary (direct) and facultative accident & health					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2013	£000	110
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance				
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years					
			1		3		5					
In respect of risks incepted in previous financial years		11	10833				10833					
			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	27567				27567					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	152015	515	581		151434	515				
	For periods of 12 months	14	274815	272750	376		274439	272750				
	For periods of more than 12 months	15	504	1356	26		478	1356				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	270084	1		270084	1				
Total (12 to 16)			19	724985	274622	983	724002	274622				

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative personal motor business

Total primary (direct) and facultative personal motor business					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2013	£000	120
Premiums receivable during the financial year		Gross premiums written			Reinsurers' share			Net of reinsurance				
		Earned in previous financial years			Earned in previous financial years			Earned in previous financial years				
		1			3			5				
In respect of risks incepted in previous financial years		11	11002					11002				
			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	(11238)					(11238)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	1299	144				1299	144			
	For periods of 12 months	14	641875	630419	36788	12794		605087	617625			
	For periods of more than 12 months	15	29	43				29	43			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	661213		9137			652076				
Total (12 to 16)		19	1293178	630606	45925	12794		1247253	617812			

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

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

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

Primary (direct) and facultative household and domestic all risks.					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2013	£000	160
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance				
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years					
			1		3		5					
In respect of risks incepted in previous financial years		11	(6054)				(6054)					
			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	(3285)		7		(3292)					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	1361	151	90	37	1271	114				
	For periods of 12 months	14	329360	327156	52517	820	276843	326336				
	For periods of more than 12 months	15	13	19	1	2	12	17				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	338011	79		337932					
Total (12 to 16)			19	665460	327326	52694	859	612766	326467			

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

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

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

Total primary (direct) and facultative personal lines financial loss business					Company registration number	GL/UK/CM	Period ended			units	Category number		
							day	month	year				
					R21	2116	GL	31	12	2013	£000	180	
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance					
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years						
			1		3		5						
In respect of risks incepted in previous financial years		11	(1308)				(1308)						
			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	(611)				(611)						
In respect of risks incepted in this financial year	For periods of less than 12 months	13	236512	1454	8887		227625	1454					
	For periods of 12 months	14	17997	16541	7132		10865	16541					
	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	14888	885			14888	885				
Total (12 to 16)			19	268786	18880	16019		252767	18880				

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

Total primary (direct) and facultative commercial motor business					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2013	£000	220
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	1611				1611					
			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	1031		1		1030					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	3370	1521	25	12	3345	1509				
	For periods of 12 months	14	268704	236410	9031	8063	259673	228347				
	For periods of more than 12 months	15	317	2248	1	5	316	2243				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	292078		6600		285478				
Total (12 to 16)			19	565500	240179	15658	8080	549842	232099			

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

Total primary (direct) and facultative commercial lines property business					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2013	£000	260
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	(3536)		23		(3559)					
		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	(940)	136	525		(1465)	136				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	14197	1238	2744	175	11453	1063				
	For periods of 12 months	14	402873	333585	87414	55240	315459	278345				
	For periods of more than 12 months	15	4171	10075	815	1955	3356	8120				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	378798		58028		320770					
Total (12 to 16)		19	799099	345034	149526	57370	649573	287664				

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

Total primary (direct) and facultative commercial lines liability business					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2013	£000	270
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance				
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years					
			1		3		5					
In respect of risks incepted in previous financial years		11	(8394)				(8394)					
			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	(4905)				(4905)					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	5365	1344	87		5278	1344				
	For periods of 12 months	14	193132	180274	5472	3344	187660	176930				
	For periods of more than 12 months	15	567	2269	40		527	2269				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	228768		2877		225891				
Total (12 to 16)			19	422927	183887	8476	3344	414451	180543			

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

Form 21
Printed 27/03/2014 09:18:06

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Balance of all primary (direct) and facultative business

Balance of all primary (direct) and facultative business					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2013	£000	409
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	390			390						
		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	222	4385		222	4385					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	1903	606	289	14	1614	592				
	For periods of 12 months	14	20722	23098	3316	87	17406	23011				
	For periods of more than 12 months	15	3471	10794	1651	300	1820	10494				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	33776	32341	1612	12	32164	32329				
Total (12 to 16)		19	60094	71224	6868	413	53226	70811				

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

Printed 27/03/2014 09:18:06

 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

Total Proportional Reinsurance Treaty Business accepted					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2013	£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	111327	117828		111327	117828					
	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	131199			131199						
Total (12 to 16)		19	242526	117828		242526	117828					

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Business

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31	12	2013	£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	5839198		1552570		4387724		101096	
	Reinsurers' share	12	647640		40284		730124		122768	
	Net (11-12)	13	5191558		1512286		3657600		(21672)	
	Claims management costs	14	76841		30741		47231		1131	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			1423136		1498357		2921493	
	Reinsurers' share	16			29340		31469		60809	
	Net (15-16)	17			1393796		1466888		2860684	
	Claims management costs	18			193036		28568		221604	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	360032		1063709		318677		1105064	
	Other acquisition expenses	22	171905		327538		149971		349472	
	Administrative expenses	23			200465				200465	
	Reinsurance commissions and profit participations	24	6993		14896		6644		15245	
	Total (21+22+23-24)	29	524944		1576816		462004		1639756	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	566585				746406		179821	
	Reinsurers' share	32	286268				392844		106576	
	Claims management costs	33								
	Total (31-32+33)	39	280317				353562		73245	
Split of line 29	Prior financial years	41	(1)		12365				12364	
	This financial year	42	524945		1564451		462004		1627392	
Split of line 39	Incidents occurring prior to this financial year	51	280317				353562		73245	
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Primary (Direct) and Facultative Business

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31 day	12 month	2013 year	£000	002
				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	5756183		1511253		4357235		112305	
	Reinsurers' share	12	647640		40284		730124		122768	
	Net (11-12)	13	5108543		1470969		3627111		(10463)	
	Claims management costs	14	74713		30534		46876		2697	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			1371855		1461569		2833424	
	Reinsurers' share	16			29340		31469		60809	
	Net (15-16)	17			1342515		1430100		2772615	
	Claims management costs	18			183085		27134		210219	
Provision for unexpired risks			19							
Net operating expenses	Commissions	21	330872		969931		294566		1006237	
	Other acquisition expenses	22	158748		312030		143356		327422	
	Administrative expenses	23			199241				199241	
	Reinsurance commissions and profit participations	24	6993		14896		6644		15245	
	Total (21+22+23-24)	29	482627		1466306		431278		1517655	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	566585				746406		179821	
	Reinsurers' share	32	286268				392844		106576	
	Claims management costs	33								
	Total (31-32+33)	39	280317				353562		73245	
Split of line 29	Prior financial years	41	(1)		12365				12364	
	This financial year	42	482628		1453941		431278		1505291	
Split of line 39	Incidents occurring prior to this financial year	51	280317				353562		73245	
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31 day	12 month	2013 year	£000	003
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	83015	41317	30489	(11209)				
	Reinsurers' share	12								
	Net (11-12)	13	83015	41317	30489	(11209)				
	Claims management costs	14	2128	207	355	(1566)				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		51281	36788	88069				
	Reinsurers' share	16								
	Net (15-16)	17		51281	36788	88069				
	Claims management costs	18		9951	1434	11385				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	29160	93778	24111	98827				
	Other acquisition expenses	22	13157	15508	6615	22050				
	Administrative expenses	23		1224		1224				
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29	42317	110510	30726	122101				
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	42317	110510	30726	122101				
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative accident & health

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31	12	2013	£000	110
				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	99854		60871		21853		(17130)	
	Reinsurers' share	12	774						(774)	
	Net (11-12)	13	99080		60871		21853		(16356)	
	Claims management costs	14	2632		3070		676		1114	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			440461		60302		500763	
	Reinsurers' share	16					18		18	
	Net (15-16)	17			440461		60284		500745	
	Claims management costs	18			15668		2288		17956	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	17126		149066		17752		148440	
	Other acquisition expenses	22	6663		21213		6363		21513	
	Administrative expenses	23			54685				54685	
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29	23789		224964		24115		224638	
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			324				324	
	This financial year	42	23789		224640		24115		224314	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative personal motor business

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31	12	2013	£000	120
				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	1747548		498207		1299931		50590	
	Reinsurers' share	12	319476		3828		373325		57677	
	Net (11-12)	13	1428072		494379		926606		(7087)	
	Claims management costs	14	22875		9771		9652		(3452)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			417386		539587		956973	
	Reinsurers' share	16								
	Net (15-16)	17			417386		539587		956973	
	Claims management costs	18			72810		10529		83339	
Provision for unexpired risks			19							
Net operating expenses	Commissions	21	56375		113239		53392		116222	
	Other acquisition expenses	22	54364		103956		50230		108090	
	Administrative expenses	23			27040				27040	
	Reinsurance commissions and profit participations	24			499				499	
	Total (21+22+23-24)	29	110739		243736		103622		250853	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	161837				212484		50647	
	Reinsurers' share	32	195797				226791		30994	
	Claims management costs	33								
	Total (31-32+33)	39	(33960)				(14307)		19653	
Split of line 29	Prior financial years	41			4110				4110	
	This financial year	42	110739		239626		103622		246743	
Split of line 39	Incidents occurring prior to this financial year	51	(33960)				(14307)		19653	
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

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

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31	12	2013	£000	160
				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	167916	102221	42566	(23129)				
	Reinsurers' share	12	6277	593	(5684)					
	Net (11-12)	13	161639	102221	41973	(17445)				
	Claims management costs	14	5004	1206	1286	(2512)				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		148371	123278	271649				
	Reinsurers' share	16		8815	8815					
	Net (15-16)	17		148371	114463	262834				
	Claims management costs	18		25700	2082	27782				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	80460	201979	76426	206013				
	Other acquisition expenses	22	27095	47974	23762	51307				
	Administrative expenses	23		21406		21406				
	Reinsurance commissions and profit participations	24		1740		1740				
	Total (21+22+23-24)	29	107555	269619	100188	276986				
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		2465		2465				
	This financial year	42	107555	267154	100188	274521				
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

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

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31	12	2013	£000	180
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	38830	19514	6361	(12955)				
	Reinsurers' share	12	521		2502	1981				
	Net (11-12)	13	38309	19514	3859	(14936)				
	Claims management costs	14	4386	979	2420	(987)				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		25799	21209	47008				
	Reinsurers' share	16		1332	335	1667				
	Net (15-16)	17		24467	20874	45341				
	Claims management costs	18		5316	95	5411				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	16336	156215	13563	158988				
	Other acquisition expenses	22	1890	5888	1031	6747				
	Administrative expenses	23		10781		10781				
	Reinsurance commissions and profit participations	24	2	5889		5891				
	Total (21+22+23-24)	29	18224	166995	14594	170625				
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		395		395				
	This financial year	42	18224	166600	14594	170230				
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31	12	2013	£000	220
				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	864800		265867		697196		98263	
	Reinsurers' share	12	140143		2453		196150		58460	
	Net (11-12)	13	724657		263414		501046		39803	
	Claims management costs	14	15283		6197		6172		(2914)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			170329		250370		420699	
	Reinsurers' share	16			7399		886		8285	
	Net (15-16)	17			162930		249484		412414	
	Claims management costs	18			30860		5220		36080	
Provision for unexpired risks			19							
Net operating expenses	Commissions	21	28019		51755		22877		56897	
	Other acquisition expenses	22	20137		42517		17833		44821	
	Administrative expenses	23			30379				30379	
	Reinsurance commissions and profit participations	24			198				198	
	Total (21+22+23-24)	29	48156		124453		40710		131899	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	63399				119348		55949	
	Reinsurers' share	32	73352				122578		49226	
	Claims management costs	33								
	Total (31-32+33)	39	(9953)				(3230)		6723	
Split of line 29	Prior financial years	41	1		1328				1329	
	This financial year	42	48155		123125		40710		130570	
Split of line 39	Incidents occurring prior to this financial year	51	(9953)				(3230)		6723	
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31 day	12 month	2013 year	£000	260
				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	400974		226837		137166		(36971)	
	Reinsurers' share	12	39650		18138		8410		(13102)	
	Net (11-12)	13	361324		208699		128756		(23869)	
	Claims management costs	14	8351		3174		3131		(2046)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			133754		213314		347068	
	Reinsurers' share	16			15296		18486		33782	
	Net (15-16)	17			118458		194828		313286	
	Claims management costs	18			17766		2282		20048	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	81051		189803		69428		201426	
	Other acquisition expenses	22	29886		56843		27661		59068	
	Administrative expenses	23			34409				34409	
	Reinsurance commissions and profit participations	24	4437		4030		4460		4007	
	Total (21+22+23-24)	29	106500		277025		92629		290896	
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			1992				1992	
	This financial year	42	106500		275033		92629		288904	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31 day	12 month	2013 year	£000	270
				Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year			Amount attributable to this financial year	
				1	2	3			4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	2389461	315986	2127271	53796				
	Reinsurers' share	12	135872	11210	146600	21938				
	Net (11-12)	13	2253589	304776	1980671	31858				
	Claims management costs	14	14660	6136	23101	14577				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		20182	235316	255498				
	Reinsurers' share	16		1153	1191	2344				
	Net (15-16)	17		19029	234125	253154				
	Claims management costs	18		11186	4439	15625				
Provision for unexpired risks			19							
Net operating expenses	Commissions	21	43506	92580	33898	102188				
	Other acquisition expenses	22	15738	27677	13651	29764				
	Administrative expenses	23		17576		17576				
	Reinsurance commissions and profit participations	24	2278	1879	2126	2031				
	Total (21+22+23-24)	29	56966	135954	45423	147497				
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	341349		414574	73225				
	Reinsurers' share	32	17119		43475	26356				
	Claims management costs	33								
	Total (31-32+33)	39	324230		371099	46869				
Split of line 29	Prior financial years	41		1429		1429				
	This financial year	42	56966	134525	45423	146068				
Split of line 39	Incidents occurring prior to this financial year	51	324230		371099	46869				
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Balance of all primary (direct) and facultative business

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31	12	2013	£000	409
				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	46800	21750	24891	(159)				
	Reinsurers' share	12	4927	4655	2544	2272				
	Net (11-12)	13	41873	17095	22347	(2431)				
	Claims management costs	14	1522	1	438	(1083)				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		15573	18193	33766				
	Reinsurers' share	16		4160	1738	5898				
	Net (15-16)	17		11413	16455	27868				
	Claims management costs	18		3779	199	3978				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	7999	15294	7230	16063				
	Other acquisition expenses	22	2975	5962	2825	6112				
	Administrative expenses	23		2965		2965				
	Reinsurance commissions and profit participations	24	276	661	58	879				
	Total (21+22+23-24)	29	10698	23560	9997	24261				
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	(2)	322		320				
	This financial year	42	10700	23238	9997	23941				
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31 day	12 month	2013 year	£000	600
				Amount brought forward from previous financial year	Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year	
				1	2		3		4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	72500	41317		22989		(8194)		
	Reinsurers' share	12								
	Net (11-12)	13	72500	41317		22989		(8194)		
	Claims management costs	14	2128	207		355		(1566)		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		51281		36788		88069		
	Reinsurers' share	16								
	Net (15-16)	17		51281		36788		88069		
	Claims management costs	18		9951		1434		11385		
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	29160	93778		24111		98827		
	Other acquisition expenses	22	13157	15508		6615		22050		
	Administrative expenses	23		1224				1224		
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29	42317	110510		30726		122101		
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	42317	110510		30726		122101		
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Balance of all treaty reinsurance accepted business

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31	12	2013	£000	709
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	10515					7500		(3015)
	Reinsurers' share	12								
	Net (11-12)	13	10515					7500		(3015)
	Claims management costs	14								
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15								
	Reinsurers' share	16								
	Net (15-16)	17								
	Claims management costs	18								
Provision for unexpired risks		19								
Net operating expenses	Commissions	21								
	Other acquisition expenses	22								
	Administrative expenses	23								
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29								
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42								
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

Form 23

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Business

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2013	£000	001
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2013	11				1393796	1138355	328533			2860684		4746406		60.3			
12	2012	12	637100	2207518		822619	1172937	131104	1781618	425900	(80858)	2043	4617816	(3.7)	59.8			
12	2011	13	1280837	1293672	642281	240197	437047	12756	602917	47490	39593		4468443	3.0	58.5			
12	2010	14	1251282	1297126	965385	125322	251354	5083	366486	12776	2497	14134	4083232	3.9	63.6			
12	2009	15	1541238	1397766	1027704	99666	159262	3103	251446	3706	6879	(91)	4403887	(7.7)	64.3			
12	2008	16	1751871	1687906	1392766	75657	147188	2790	228956	4378	(7699)	(16606)	5320402	(4.1)	63.3			
12	2007	17	2052975	1885054	1762325	40705	78428	1621	117927	2125	702	658	5596337	(.1)	70.3			
12	2006	18	1744463	1955010	1706360	28743	63576	1366	85434	2051	6200	(7756)	5886071	(7.9)	60.2			
12	2005	19	1565178	2083549	1671187	10628	6059	4699	17300	4966	(880)	(15683)	5941256	(18.8)	54.8			
12	2004	20	875796	1415921	1302126	6703	22172	2895	27262	3399	1109	10030	3887308	(5.8)	56.8			
Prior accident years		21				62046	237165	916995	259842	945578	10786	366833						
Reconciliation		22																
Total (11 to 22)		29				2906082	3713543	1410945	3739188	1452369	2839013	353562						

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

Form 23

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Primary (Direct) and Facultative Business

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2013	£000	002
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2013	11				1342515	1105213	324887			2772615		4503880		61.6			
12	2012	12	565093	2160122		793456	1161266	130405	1737308	422814	(74995)	2043	4326702	(3.5)	61.3			
12	2011	13	1209076	1239900	595077	237332	435949	12252	598760	46862	39911		4095246	3.3	60.8			
12	2010	14	1180121	1220365	894173	123346	250717	4435	363652	10897	3949	14134	3843288	4.3	63.8			
12	2009	15	1451702	1332717	975974	97956	157203	2863	248594	3706	5722	(91)	4162638	(7.4)	64.5			
12	2008	16	1652833	1620412	1328714	74726	146010	2428	226977	3996	(7809)	(16606)	5065199	(4.2)	63.3			
12	2007	17	1902284	1797309	1660552	36608	75510	1503	111108	2073	440	658	5306894	(1.3)	69.3			
12	2006	18	1704582	1904303	1627208	28168	62752	1333	83770	1904	6579	(7756)	5772575	(9.7)	59.3			
12	2005	19	1563846	2076577	1667064	10628	6059	2199	17293	2318	(725)	(15683)	5925526	(18.8)	54.8			
12	2004	20	874803	1414835	1300720	6703	22172	395	27262	770	1238	10030	3875678	(6.0)	56.9			
Prior accident years		21				62046	237165	914495	259842	938637	15227	366833						
Reconciliation		22																
Total (11 to 22)		29				2813484	3660016	1397195	3674566	1433977	2762152	353562						

General insurance business (accident year accounting): Analysis of net claims and premiums
Form 23

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 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
							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	2013	11				51281	33142	3646			88069		242526		36.3
12	2012	12	72007	47396		29163	11671	699	44310	3086	(5863)		291114	(12.4)	39.0
12	2011	13	71761	53772	47204	2865	1098	504	4157	628	(318)		373197	(3.9)	33.1
12	2010	14	71161	76761	71212	1976	637	648	2834	1879	(1452)		239944	(3.0)	60.7
12	2009	15	89536	65049	51730	1710	2059	240	2852		1157		241249	(14.3)	60.2
12	2008	16	99038	67494	64052	931	1178	362	1979	382	110		255203	(1.4)	64.9
12	2007	17	150691	87745	101773	4097	2918	118	6819	52	262		289443	24.1	89.7
12	2006	18	39881	50707	79152	575	824	33	1664	147	(379)		113496	58.9	106.1
12	2005	19	1332	6972	4123			2500	7	2648	(155)		15730	(5.0)	50.6
12	2004	20	993	1086	1406			2500		2629	(129)		11630	259.7	42.1
Prior accident years		21						2500		6941	(4441)				
Reconciliation		22													
Total (11 to 22)		29				92598	53527	13750	64622	18392	76861				

General insurance business (accident year accounting): Analysis of net claims and premiums
Form 23

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 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative accident & health

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2013	11				440461	18278	42006			500745		724002		69.2
12	2012	12	394614	64377		54801	2208	821	28334	36043	(6547)		658110	(10.2)	68.7
12	2011	13	329982	55009	47318	3793	6768	382	11603	441	(1101)		522932	5.9	74.2
12	2010	14	300261	50960	35815	1724	2023	254	9354	232	(5585)		513090	(21.9)	66.3
12	2009	15	291392	49115	34429	160	2596	44	3039	39	(278)		488324	(24.2)	67.3
12	2008	16	312221	60344	44885	160	2136	11	3094	12	(799)		533819	(21.8)	67.3
12	2007	17	298739	59770	45252	17	2408		3928	1	(1504)		476019	(20.2)	72.8
12	2006	18	251687	54314	38763	2	122		247		(123)		469630	(28.4)	61.9
12	2005	19	179283	80307	68541	61	489		562		(12)		399977	(14.0)	62.1
12	2004	20	79299	30469	43829		308		312		(4)		241117	44.9	51.2
Prior accident years		21				153	1283		1839		(403)				
Reconciliation		22													
Total (11 to 22)		29				501332	38619	43518	62312	36768	484389				

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

Form 23

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative personal motor business

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2013	£000	120
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2013	11				417386	442098	97489			956973		1247253		76.7			
12	2012	12	166196	736018		266245	380698	66094	600049	135969	(22981)		1200632	(3.1)	73.2			
12	2011	13	307493	451356	199725	77722	176314	2318	240829	12165	3360		1016310	1.0	75.1			
12	2010	14	317936	339172	253695	47120	44618	1482	93299	1155	(1234)	5	804273	2.3	82.7			
12	2009	15	374931	332739	275462	36002	66833	1423	102248	985	1025	(777)	826799	14.1	91.3			
12	2008	16	499188	435261	375035	27008	67843	1590	91647	2211	2583	(1931)	1084764	8.3	89.5			
12	2007	17	534708	450884	454301	15498	26962	630	40117	1089	1884	(2758)	1213994	10.3	85.0			
12	2006	18	598513	614742	564906	11645	28067	410	37576	607	1939	(5481)	1446264	(1.6)	83.2			
12	2005	19	523896	717460	604300	1919	2275	1511	2591	1645	1469	(9467)	1531178	(15.0)	74.1			
12	2004	20	214398	324004	264338	3310	13796	117	18030	226	(1033)	(718)	690575	(13.1)	71.8			
Prior accident years		21				7910	42593	1032	44453	1181	5901	6820						
Reconciliation		22																
Total (11 to 22)		29				911765	1292097	174096	1270839	157233	949886	(14307)						

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

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

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2013	£000	160
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2013	11				148371	95531	18932			262834		612766		42.9			
12	2012	12	139209	124459		72806	19189	1112	107447	17012	(31352)		570351	(25.2)	40.7			
12	2011	13	154072	103472	77327	7253	7248	43	15311	275	(1042)		600520	(11.2)	41.0			
12	2010	14	200683	165110	163026	3363	6433	28	5488	61	4275		635215	4.7	58.8			
12	2009	15	318702	187733	147980	7132	2262		6892	13	2489		889883	(16.2)	53.5			
12	2008	16	352443	214307	188966	2251	1735	19	4378	24	(397)		1021163	(10.0)	53.4			
12	2007	17	535556	307621	353091	2257	1017	42	1365	107	1844		1082514	15.9	82.4			
12	2006	18	421889	298373	290603	2071	732	50	1466	51	1336		1188368	(1.6)	60.2			
12	2005	19	426506	313213	301246	1915	457	20	312	20	2060		1237661	(3.1)	59.0			
12	2004	20	232848	335711	271101	1228	1334	5	153	5	2409		735516	(18.5)	68.9			
Prior accident years		21				1945	229	18	1241	18	933							
Reconciliation		22																
Total (11 to 22)		29				250592	136167	20269	144053	17586	245389							

General insurance business (accident year accounting): Analysis of net claims and premiums
Form 23

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 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2013**

PRA general insurance business reporting category

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

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2013	£000	180
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2013	11				24467	12816	8058			45341		252767		17.9			
12	2012	12	23537	21827		15343	399	775	15724	6103	(5310)		280876	(24.3)	14.3			
12	2011	13	58388	10169	9800	1645	250	362	1093	815	349		345687	18.6	20.4			
12	2010	14	52818	46267	26424	570	231	648	3167	818	(2536)		462096	(39.8)	17.5			
12	2009	15	128752	78449	56173	344	151	93	840	255	(507)		411562	(27.6)	45.1			
12	2008	16	77046	78418	93138	298	98	8	862	35	(493)		549844	19.3	31.0			
12	2007	17	59796	56068	60023	180	76	25	586	332	(637)		649962	7.6	18.5			
12	2006	18	76538	79327	77789	112	223	48	445	497	(559)		697201	(1.5)	22.2			
12	2005	19	72280	110150	88478	43	61	119	383	118	(278)		734088	(19.5)	21.9			
12	2004	20	62195	88243	104573	63	91	54	327	55	(174)		456936	18.7	36.5			
Prior accident years		21				916	87	60	4944	910	(4791)							
Reconciliation		22																
Total (11 to 22)		29				43981	14483	10250	28371	9938	30405							

General insurance business (accident year accounting): Analysis of net claims and premiums
Form 23

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 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2013	£000	220
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2013	11				162930	213720	35764			412414		549842		75.0			
12	2012	12	27196	392153		144906	252415	29508	343222	48931	34676		544533	8.8	83.4			
12	2011	13	206474	210829	106219	35804	70889	4075	102818	3173	4777		560258	2.9	75.6			
12	2010	14	125142	178067	120970	23677	69656	597	90950	1466	1514	14129	398968	20.7	85.2			
12	2009	15	136400	192268	131602	21080	18129	461	39757	670	(757)	686	430946	(10.9)	71.4			
12	2008	16	190981	251361	191443	21041	28141	271	52474	282	(3303)	(14580)	542457	(4.2)	79.6			
12	2007	17	183400	265314	223620	7394	14560	451	23908	193	(1696)	3586	558265	(7.3)	76.9			
12	2006	18	172468	279740	224727	6881	3609	272	9642	37	1083	(2241)	577912	(15.8)	70.6			
12	2005	19	158725	279127	203786	739	202	147	662	120	306	(6216)	557312	(26.6)	65.2			
12	2004	20	97674	151639	209381	95	340	8	691	17	(265)	10830	344913	38.4	89.2			
Prior accident years		21				1797	7315		5629	15	3468	(9424)						
Reconciliation		22																
Total (11 to 22)		29				426344	678976	71554	669753	54904	452217	(3230)						

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

Form 23

Printed 27/03/2014 09:18:10

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2013	£000	260
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2013	11				118458	141712	53116			313286		649573		48.2			
12	2012	12	113711	232072		130916	70201	13708	156309	75763	(17247)		641104	(7.4)	51.2			
12	2011	13	124676	188861	105791	58898	14035	172	73039	1917	(1851)		630050	(5.3)	48.2			
12	2010	14	152006	200117	180552	13107	18126	367	34619	1075	(4094)		606451	6.0	60.0			
12	2009	15	162243	214129	171216	3919	691	249	4446	760	(347)		645190	(17.8)	52.4			
12	2008	16	176571	255251	188004	625	2752	257	5611	83	(2060)		770349	(24.9)	47.8			
12	2007	17	247894	374296	289473	151	1780	81	1447	177	388		767996	(22.1)	70.2			
12	2006	18	154962	268009	201722	352	1273	26	1081	64	506		834208	(24.1)	43.0			
12	2005	19	178583	241328	194881	18	327	7	1017	26	(691)		873090	(19.1)	42.8			
12	2004	20	139410	189843	207479	325	1802	4	1244	13	874		825320	10.4	42.3			
Prior accident years		21				388	2897	1	2632	1	653							
Reconciliation		22																
Total (11 to 22)		29				327157	255596	67988	281445	79879	289417							

General insurance business (accident year accounting): Analysis of net claims and premiums
Form 23

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 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
							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	2013	11				19029	172114	62011			253154		414451		61.1
12	2012	12	(305940)	571566		97185	431899	15554	473821	97745	(26928)	2043	379345	(4.7)	62.9
12	2011	13	20149	199236	39980	48932	157511	3058	149077	24055	36369		365828	25.2	73.7
12	2010	14	22869	219175	101290	32698	108080	1047	124129	6059	11637		363342	10.9	73.2
12	2009	15	30020	262074	146909	28930	63917	588	88391	969	4075		414942	(8.3)	65.2
12	2008	16	34559	308299	231328	23062	41274	272	64225	1348	(965)	(95)	500643	(4.0)	66.0
12	2007	17	31842	256578	222427	10733	27953	274	38654	171	135	(170)	478107	1.9	61.3
12	2006	18	20330	276227	217513	7100	28020	527	32620	648	2379	(34)	481073	(8.4)	56.8
12	2005	19	17129	301903	196860	5928	1061	395	10600	389	(3605)		512760	(32.3)	43.2
12	2004	20	9170	229059	192254	1679	3908	207	5805	454	(465)	(82)	466754	(13.5)	44.4
Prior accident years		21				48529	181742	913384	197917	936512	9226	369437			
Reconciliation		22													
Total (11 to 22)		29				323805	1217479	997317	1185239	1068350	285012	371099			

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

Form 23

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Balance of all primary (direct) and facultative business

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2013	£000	409
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2013	11				11413	8944	7511			27868		53226		52.4			
12	2012	12	6570	17650		11254	4257	2833	12402	5248	694		51751	3.9	48.1			
12	2011	13	7842	20968	8917	3285	2934	1842	4990	4021	(950)		53661	(19.0)	46.3			
12	2010	14	8406	21497	12401	1087	1550	12	2646	31	(28)		59853	(30.0)	39.2			
12	2009	15	9262	16210	12203	389	2624	5	2981	15	22		54992	(6.1)	44.5			
12	2008	16	9824	17171	15915	281	2031		4686	1	(2375)		62160	6.1	45.1			
12	2007	17	10349	26778	12365	378	754		1103	3	26		80037	(49.6)	29.8			
12	2006	18	8195	33571	11185	5	706		693		18		77919	(64.6)	25.8			
12	2005	19	7444	33089	8972	5	1187		1166		26		79460	(69.3)	22.2			
12	2004	20	39809	65867	7765	3	593		700		(104)		114547	(87.3)	42.1			
Prior accident years		21				408	1019		1187		240							
Reconciliation		22																
Total (11 to 22)		29				28508	26599	12203	32554	9319	25437							

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

Form 23

Printed 27/03/2014 09:18:10

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2013	£000	600
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2013	11				51281	33142	3646			88069		242526		36.3			
12	2012	12	72007	47396		29163	11671	699	44310	3086	(5863)		291114	(12.4)	39.0			
12	2011	13	71761	53772	47204	2865	1098	504	4157	628	(318)		304197	(3.9)	40.6			
12	2010	14	71161	76761	71212	1976	637	648	2834	1879	(1452)		239944	(3.0)	60.7			
12	2009	15	89536	65049	51730	1710	2059	240	2852		1157		241249	(14.3)	60.2			
12	2008	16	99038	67494	64052	931	1178	362	1979	382	110		255203	(1.4)	64.9			
12	2007	17	150691	87745	101773	4097	2918	118	6819	52	262		289443	24.1	89.7			
12	2006	18	39881	50707	79152	575	824	33	1664	147	(379)		113496	58.9	106.1			
12	2005	19	1332	6972	4123				7	19	(26)		10226	(40.9)	53.3			
12	2004	20	993	1086	1406								6126	29.5	39.2			
Prior accident years		21								1684	(1684)							
Reconciliation		22																
Total (11 to 22)		29				92598	53527	6250	64622	7877	79876							

Form 23

Name of insurer	Aviva Insurance Limited
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Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Balance of all treaty reinsurance accepted business

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2013	£000	709
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13			
12	2013	11																
12	2012	12																
12	2011	13											69000					
12	2010	14																
12	2009	15																
12	2008	16																
12	2007	17																
12	2006	18																
12	2005	19						2500		2629	(129)		5504		45.4			
12	2004	20						2500		2629	(129)		5504		45.4			
Prior accident years		21						2500		5257	(2757)							
Reconciliation		22																
Total (11 to 22)		29						7500		10515	(3015)							

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Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Business

[illegible]

Form 24
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Global business

Financial year ended **31st December 2013**

PRA 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		
R24	2116	GL	31	12	2013	£000	002

[illegible]

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Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

[illegible]

Form 24
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Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business[illegible]

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

Form 24

Printed 27/03/2014 09:18:12

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

Total primary (direct) and facultative commercial lines liability business															Company registration number		GL/UK/CM		Period ended			units		Category number		
																			day	month	year					
															R24		2116		GL		31	12	2013	£000	270	
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns		
Premiums written	Gross Amount	11																								
	Reinsurers' share	12																								
	Net (11-12)	19																								
Claims paid	Gross Amount	21																								
	Reinsurers' share	22																								
	Net (21-22)	29																								
Claims management costs		39																								
Net operating expenses	Commissions	41																								
	Other acquisition expenses	42																								
	Administrative expenses	43																								
	Reinsurers' commissions and profit participations	44																								
	Payable net (41+42+43-44)	49																								
Technical provisions	Brought forward	Undiscounted	51																							
		Adjustment for discounting	52																							
	Carried forward	Undiscounted	53																							
		Adjustment for discounting	54																							
	Increase (decrease) in the financial year (53-54-51+52)		59																							
Balance on each underwriting year (19-29-39-49-59)		69																								

Form 24
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Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative aviation business

[illegible]

Form 24
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Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Balance of all primary (direct) and facultative business

[illegible]

Form 24
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Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

[illegible]

Form 24
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Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Balance of all treaty reinsurance accepted business

[illegible]

Form 25
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Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Business

[illegible]

Form 25
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Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Primary (Direct) and Facultative Business

[illegible]

Form 25
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Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

[illegible]

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

Form 25
Printed 27/03/2014 09:18:15

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

Total primary (direct) and facultative commercial lines property business														Company registration number		GL/UK/CM		Period ended			units		Category number	
														R25		2116		GL		31	12	2013	£000	260
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns		
		29	29																			99	99	
Reported claims outstanding	Gross Amount	11																						
	Reinsurers' share	12																						
Claims incurred but not reported	Gross Amount	13																						
	Reinsurers' share	14																						
Claims management costs		15																						
Adjustment for discounting	Gross Amount	16																						
	Reinsurers' share	17																						
	Claims management costs	18																						
Allocation to / (from) another risk category of anticipated surplus		19																						
Balance of the fund		20																						
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																						
Provision for unearned premiums		22																						
Provision for unexpired risks		23																						
Deferred acquisition costs		24																						
Other technical provisions (particulars to be specified by way of supplementary note)		25																						
Total (21+22+23-24+25)		29																						

Form 25
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Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

[illegible]

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

Form 25

Printed 27/03/2014 09:18:18

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative aviation business

Total primary (direct) and facultative aviation business															Company registration number		GL/UK/CM		Period ended			units		Category number		
															R25		2116		GL		day	month	year	£000	330	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns			
Reported claims outstanding	Gross Amount	11	29	29	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	12	13	99	99
	Reinsurers' share	12																								88001
Claims incurred but not reported	Gross Amount	13																								9475
	Reinsurers' share	14																								3069
Claims management costs		15																								
Adjustment for discounting	Gross Amount	16																								
	Reinsurers' share	17																								
	Claims management costs	18																								
Allocation to / (from) another risk category of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21		12672																						12672
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24+25)		29		12672																						12672

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Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Balance of all primary (direct) and facultative business

[illegible]

General insurance business (underwriting year accounting): Analysis of technical provisions
Form 25

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 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

Total Proportional Reinsurance Treaty Business accepted														Company registration number		GL/UK/CM		Period ended			units		Category number			
																		day	month	year						
														R25		2116		GL		31	12	2013	£000	600		
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns		
Reported claims outstanding	Gross Amount	11	8197		12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	12	13	99	99
	Reinsurers' share	12	6933																						6933	
Claims incurred but not reported	Gross Amount	13	5714																						5714	
	Reinsurers' share	14	5498																						5498	
Claims management costs		15																								
Adjustment for discounting	Gross Amount	16	2326																						2326	
	Reinsurers' share	17	2326																						2326	
	Claims management costs	18																								
Allocation to / (from) another risk category of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	1480																						1480	
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24+25)		29	1480																						1480	

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Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Balance of all treaty reinsurance accepted business

[illegible]

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

Form 26

Printed 27/03/2014 09:18:20

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2013**

PRA general insurance business reporting category

Proportional property

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2013	11				48237	32635	4471			85343		208475		40.9
12	2012	12	63032	48287		29747	11523	74	43954	4333	(6943)		214232	(14.4)	48.7
12	2011	13	57313	32651	24982	2857	658	15	3719	100	(289)		224800	(12.7)	38.2
12	2010	14	68049	68205	69064	1850	1588	4	2714	23	705		232857	6.3	60.4
12	2009	15	79830	58973	47306	1313	663		1864	2	110		219691	(16.4)	58.8
12	2008	16	85029	58078	56090	733	480		1134		79		224190	(1.3)	63.5
12	2007	17	121554	71626	85259	60	790		524		326		208856	20.2	99.4
12	2006	18	34633	36262	54956	127	(77)		205		(155)		78247	51.7	114.6
12	2005	19			695										
12	2004	20			550										
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				84924	48260	4564	54114	4458	79176				

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

Form 27

Printed 27/03/2014 09:18:22

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2013**

PRA general insurance business reporting category

Proportional property

Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %
							Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)					
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2013	11				48237	32635	4471			85343		208475		40.9
12	2012	12	63032	48287		29747	11523	74	43954	4333	(6943)		214232	(14.4)	48.7
12	2011	13	57313	32651	24982	2857	658	15	3719	100	(289)		224800	(12.7)	38.2
12	2010	14	68049	68205	69064	1850	1588	4	2714	23	705		232857	6.3	60.4
12	2009	15	79830	58973	47306	1313	663		1864	2	110		219691	(16.4)	58.8
12	2008	16	85029	58078	56090	733	480		1134		79		224190	(1.3)	63.5
12	2007	17	121554	71626	85259	60	790		524		326		208856	20.2	99.4
12	2006	18	34633	36262	54956	127	(77)		205		(155)		78247	51.7	114.6
12	2005	19			695										
12	2004	20			550										
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				84924	48260	4564	54114	4458	79176				

Form 30
(Sheet 1)

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Financial year ended **31st December 2013**

										Company registration number	GL/UK/CM	Period ended			units	
										R30	2116	GL	31	12	2013	£000
Major currencies	Reporting territory code		Total admissible assets as shown on Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2	Yield %	Technical provisions	Provision for outstanding claims being discounted		Unwind in the discount in the next financial year	Rates of interest at which the provision is being discounted					
								Before deduction for discounting	Deduction for discounting		Highest	Lowest	Average rate			
			1	2	3	4	5	6	7	8	9	10	11			
GBP	AA	11	13636421	707448	14856	2.1	7340406	1061009	353562	14856	3.8	0.4	2.1			
		12														
		13														
		14														
		15														
		16														
		17														
		18														
		19														
		20														
Other currencies		21														
Total		29	13636421	707448			7340406	1061009	353562	14856						

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

Form 30
(Sheet 2)

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

			Company registration number	GL/UK/CM	Period ended			units	
			R30	2116	GL	31	12	2013	£000
Type of Asset			Value of admissible assets as shown on Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2	Yield %			
			1	2	3	4			
Land and buildings			31						
Fixed interest securities	Approved securities		32						
	Other		33						
Variable interest and variable yield securities (excluding items shown in line 36)	Approved securities		34						
	Other		35						
Equity shares and holdings in collective investment schemes			36						
Loans secured by mortgages			37						
All other assets	Producing income		38						
	Not producing income		39						
Total			49						

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

Form 31

Printed 27/03/2014 09:18:24

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2013**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

Medical expenses

Company registration number														GL/UK/CM			Period ended			Monetary units	Category number	Currency code	Reporting territory code					
R31														2116			GL							31			12	
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %															
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported																		
			1	2	3	4	5	6	7	8				9	10	11												
12	2013	11	857910	19659		357615	8231	37193			403039	517049	77.9															
12	2012	12	919572	399	352031	34556	126	755	11209	32556	(8328)	515279	75.2															
12	2011	13	728669	67	316843	425	44	127	226		370	439183	72.3															
12	2010	14	699637	34	307631	125	4	64	105		88	416138	74.0															
12	2009	15	656270	17	288411	52	2	33			87	389419	74.1															
12	2008	16	613775	4	290027	23	5	8			36	393222	73.8															
12	2007	17	576861		281076	11	205		205		11	390895	72.0															
12	2006	18	510500		238736	1					1	336834	70.9															
12	2005	19	476146		203118							290630	69.9															
12	2004	20	463193		191347							275101	69.6															
Prior accident years		21																										
Total (11 to 21)		29		20180		392808	8617	38180	11745	32556	395304																	
Line 29 expressed in sterling		30				392808	8617	38180	11745	32556	395304																	

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

Form 31

Printed 27/03/2014 09:18:25

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2013**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

Travel

														Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
														R31	2116	GL	31	12	2013	000	113	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2013	11	78140	12771		44588	9048	2406			56042	139942	40.0										
12	2012	12	84588	1647	40752	8971	2067	88	10760	2505	(2139)	99684	52.0										
12	2011	13	101206	890	53278	1624	2391	162	4230	233	(286)	94540	60.8										
12	2010	14	83684	2576	33789	1070	1128	161	3019	176	(836)	86690	41.7										
12	2009	15	81792	321	42418	77	157		770	4	(540)	88478	48.2										
12	2008	16	114621	115	65982	48	77		523	1	(399)	101100	65.4										
12	2007	17	116269	87	57821	3	110		989		(876)	73328	79.0										
12	2006	18	111584	67	48115		66		387		(321)	85328	56.5										
12	2005	19	85418	38	34242	2	7		16		(7)	54043	63.4										
12	2004	20	39555	8	24475		6		15		(9)	70005	35.0										
Prior accident years		21		373		1	112		849		(736)												
Total (11 to 21)		29		18893		56384	15169	2817	21558	2919	49893												
Line 29 expressed in sterling		30				56384	15169	2817	21558	2919	49893												

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

Form 31

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2013**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

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

														Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
																day	month	year					
																R31	2116	GL					31
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2013	11	59781	46926		132833	89751	17769			240353	595777	40.3										
12	2012	12	204527	2228	155615	61897	10103	149	94418	16441	(38710)	605004	37.6										
12	2011	13	189385	5536	231399	7253	7248	43	14707	275	(438)	642795	38.3										
12	2010	14	379610	6706	378588	3363	6433	28	7132	61	2631	695088	55.9										
12	2009	15	402095	1355	485201	7132	2262		8622	13	759	978664	50.5										
12	2008	16	434320	3361	579724	2251	1735	19	2295	25	1685	1133957	51.5										
12	2007	17	821400	2540	945507	2257	1017	42	932	107	2277	1205448	78.7										
12	2006	18	648174	279	732081	2071	731	50	1194	51	1607	1307291	56.2										
12	2005	19	614335	2447	731164	1915	457	20	552	20	1820	1313579	55.8										
12	2004	20	469209	99	633024	1228	1334	5	460	5	2102	1142290	55.6										
Prior accident years		21		90		1945	230	18	1183	18	992												
Total (11 to 21)		29		71567		224145	121301	18143	131495	17016	215078												
Line 29 expressed in sterling		30				224145	121301	18143	131495	17016	215078												

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

Form 31

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2013**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

Creditor

										Company registration number	Period ended			Monetary units	Category number	Currency code	Reporting territory code		
										GL/UK/CM	day	month	year						
										R31	2116	GL	31	12	2013	000	182	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %						
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported									
			1	2	3	4	5	6	7	8	9	10	11						
12	2013	11	24020	2980		19632	13102	6359			39093	154994	25.2						
12	2012	12	34322	1653	30305	15292	292	403	13533	7257	(4803)	220098	21.0						
12	2011	13	53803	1008	63168	1496	235	224	2137	634	(816)	326896	19.9						
12	2010	14	87320	764	89098	572	144	96	2098	265	(1551)	457991	19.6						
12	2009	15	167603	2186	195751	346	75	93	835	255	(576)	479966	40.9						
12	2008	16	125738	2374	183017	316	64	8	296	35	57	764287	24.0						
12	2007	17	116133	463	149865	190	41	25	1145	331	(1220)	700764	21.4						
12	2006	18	122276	78	152054	132	177	48	3228	497	(3368)	1004546	15.2						
12	2005	19	143212	321	176139	39	60	119	1681	119	(1582)	924125	19.1						
12	2004	20	171903	1	211045	28	76	54	243	54	(139)	954771	22.1						
Prior accident years		21		685709		89	66	60	859	210	(854)								
Total (11 to 21)		29		697537		38132	14332	7489	26055	9657	24241								
Line 29 expressed in sterling		30				38132	14332	7489	26055	9657	24241								

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

Form 31

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2013**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

Other personal financial loss

														Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
														R31	2116	GL	31	12	2013	000	187	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2013	11	203835			5739		1330			7069	110457	6.4										
12	2012	12	150759		998	642		148		791	(1)	81288	2.2										
12	2011	13	155759		8299	116				116		80913	10.4										
12	2010	14	141869		6663					553	(553)	68688	9.7										
12	2009	15	112286		20901							53182	39.3										
12	2008	16	50457		10089							35920	28.1										
12	2007	17	32297		6457							15678	41.2										
12	2006	18																					
12	2005	19																					
12	2004	20																					
Prior accident years		21																					
Total (11 to 21)		29				6497		1478		1460	6515												
Line 29 expressed in sterling		30				6497		1478		1460	6515												

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

Form 31

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2013**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

Commercial property (including livestock and crops but excluding energy)

														Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
														R31	2116	GL	31	12	2013	000	261	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2013	11	19864	13702		103904	130412	45575			279891	573172	48.8										
12	2012	12	30881	13913	119904	105025	58732	4823	132595	61345	(25360)	614131	47.0										
12	2011	13	79099	7656	203311	64886	13343	627	75207	3211	438	598865	47.1										
12	2010	14	72257	5011	287941	14628	21260	407	35231	1019	45	566418	57.2										
12	2009	15	78983	1848	291864	3818	539	224	3863	643	75	615177	48.2										
12	2008	16	79147	3289	313606	738	9961	254	10766	94	93	717728	45.2										
12	2007	17	142436	1301	489093	776	1696	84	2073	181	302	699555	70.3										
12	2006	18	103373	751	317624	368	355	27	616	66	68	728972	43.7										
12	2005	19	124607	590	323327	18	240	7	255	26	(16)	784133	41.3										
12	2004	20	127410	271	307039	359	173	4	134	15	387	834107	36.9										
Prior accident years		21		1091		216	529		465	1	279												
Total (11 to 21)		29		49423		294736	237240	52032	261205	66601	256202												
Line 29 expressed in sterling		30				294736	237240	52032	261205	66601	256202												

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

Form 31

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2013**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

Consequential loss (i.e. business interruption)

														Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
																day	month	year					
																R31	2116	GL					31
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2013	11	1064	293		2660	8403	3475			14538	105520	13.8										
12	2012	12	1030	132	4450	10925	512	4048	11948	8240	(4703)	91445	21.8										
12	2011	13	1269	112	8860	899	948	28	3828	94	(2047)	94989	11.3										
12	2010	14	1370	133	32938	986	209	57	2985	151	(1884)	98307	34.8										
12	2009	15	1210	55	23999	166	210	33	454	107	(152)	89173	27.4										
12	2008	16	1416	22	17366	37	482	9	228		300	100694	17.8										
12	2007	17	2623	48	45298	7	464		78		393	101629	45.0										
12	2006	18	1881	31	28132		890		857		33	98787	29.4										
12	2005	19	1708	64	23624		58		72		(14)	100626	23.5										
12	2004	20	1699	22	17759		2071		2031		40	91603	21.6										
Prior accident years		21		140			211		255		(44)												
Total (11 to 21)		29		1052		15680	14458	7650	22736	8592	6460												
Line 29 expressed in sterling		30				15680	14458	7650	22736	8592	6460												

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

Form 31

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2013**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

Employers liability

														Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
																day	month	year					
																R31	2116	GL					31
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8				9	10	11							
12	2013	11	847	1974		2170	37487	25510			65167	114327	57.0										
12	2012	12	857	1800	2670	9370	59507	2873	42508	30263	(1021)	112454	66.2										
12	2011	13	637	1438	10256	15866	57131	2080	59442	14376	1259	97214	87.8										
12	2010	14	1044	1320	33481	7958	50618	912	54904	2488	2096	106540	87.3										
12	2009	15	2564	596	41358	10216	17969	284	27298	242	929	124849	55.9										
12	2008	16	2746	499	79249	7340	10838	57	18035	244	(44)	154292	63.2										
12	2007	17	4252	400	73305	122	4186	96	4171	148	85	170200	45.7										
12	2006	18	3262	55	85834	1883	2749	360	3354	208	1430	178569	50.9										
12	2005	19	4083	20	71321	1116	74	343	74	292	1167	162200	44.9										
12	2004	20	4976	1	90506	385	4	193	114	444	24	158455	57.5										
Prior accident years		21		18043		46189	186351	977859	144781	1005544	60074												
Total (11 to 21)		29		26146		102615	426914	1010567	354681	1054249	131166												
Line 29 expressed in sterling		30				102615	426914	1010567	354681	1054249	131166												

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

Form 31
(continuation sheet)

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2013**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

Employers liability

												Company registration number	GL/UK/CM		Period ended			Monetary units	Category number	Currency code	Reporting territory code
												R31	2116	GL	31	12	2013	000	271	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %									
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported												
		1	2	3	4	5	6	7	8	9	10	11									
12	2003	4751	99	82252	759	297	63	227	65	827	134750	61.9									
12	2002	6766	256	92997	563	10553		8199		2917	96127	108.3									
12	2001	4815	322	83521	117	378		294		201	97369	86.3									
12	2000	11125	429	91363	664	9187		7138		2713	111871	90.5									
12	1999	12302	384	143444	545	6067	230	4714	236	1892	134802	111.5									
12	1998	11862	491	149364	577	14229	814	11055	837	3728	145492	113.4									
12	1997	11792	454	153856	602	6773	260	5262	267	2106	157163	102.8									
12	1996	10760	403	153782	305	5940	875	4615	900	1605	155218	103.7									
12	1995	10732	417	148309	268	2359	1138	1833	1170	762	159094	95.6									
12	1994	34973	465	148633	468	5416	1065	4208	1095	1646	150506	103.4									
12	1993	21938	472	120520	81	2790	6071	2168	6243	531											
12	1992	23410	416	101264	300	3903	25151	3032	25863	459											
12	1991	23114	374	98981	566	3903	26119	3032	26858	698											

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

Form 31
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Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2013**

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

PRA general insurance business reporting category

Employers liability

								Company registration number		GL/UK/CM		Period ended			Monetary units	Category number	Currency code	Reporting territory code
								R31	2116	GL	31	12	2013	000	271	GBP	AA	
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %						
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported									
		1	2	3	4	5	6	7	8	9	10	11						
12	1990	21853	525	95587	659	2601	26119	2021	26858	500								
12	1989	21541	510	83555	1219	2601	27085	2021	27852	1032								
12	1988	20634	447	68419	762	1300	28053	1010	28847	258								
12	1987	19194	258	51572	438	650	29020	505	29842	(239)								
12	1986	21397	381	53373	418	1300	29020	1010	29842	(114)								
12	1985	14586	344	45036	657	1301	29020	1011	29842	125								
12	1984	13854	261	38125	442	1301	21281	1011	21884	129								
12	1983	14191	254	39210	830	1301	22249	1011	22879	490								
12	1982	14830	333	39071	659	1301	23215	1011	23872	292								
12	1981	10875	339	27607	568	1301	23217	1011	23874	201								
12	1980	11329	419	26161	858	1301	22249	1011	22879	518								
12	1979	11509	341	25064	728	1301	25151	1011	25863	306								
12	1978	10999	258	22623	932	1301	24183	1011	24868	537								

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

Name of insurer Aviva Insurance Limited

Global business

Currency British pound

Financial year ended 31st December 2013

Reporting territory United Kingdom other than home foreign

PRA general insurance business reporting category

Employers liability

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
		1	2	3	4	5	6	7	8	9	10	11
12	1977	11678	231	42507	3436	1301	38694	1011	39789	2631		
12	1976	15221	347	13504	1692	650	29020	505	29842	1015		
12	1975	3898	7813	22257	26076	93745	518497	72833	533177	32308		

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Global business

Currency **Euro**

Reporting territory	General insurance business carried on outside the United Kingdom
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PRA general insurance business reporting category

Employers liability

														Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
														R31	2116	GL	31	12	2013	000	271	EUR	XX
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2013	11	18	224		1281	23958	739			25978	28488	91.2										
12	2012	12	523	2153	(187141)	37647	137823	7114	172479	16590	(6485)	2273	(200.5)										
12	2011	13																					
12	2010	14																					
12	2009	15																					
12	2008	16																					
12	2007	17																					
12	2006	18																					
12	2005	19																					
12	2004	20																					
Prior accident years		21																					
Total (11 to 21)		29		2377		38928	161781	7853	172479	16590	19493												
Line 29 expressed in sterling		30				32386	134593	6533	143493	13802	16217												

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

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2013**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

Professional indemnity

										Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
										R31	2116	GL	31	12	2013	000	272	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %						
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported									
			1	2	3	4	5	6	7	8	9	10	11						
12	2013	11	133	1480		1308	31395	1788			34491	49184	70.1						
12	2012	12	206	852	2201	6624	36980	543	41071	2156	920	58165	79.7						
12	2011	13	1817	603	9963	7716	28061	196	34600	282	1091	49678	92.5						
12	2010	14	1350	366	20264	8366	21175	51	27716	83	1793	56525	88.2						
12	2009	15	1347	226	35867	10262	10660	18	17778	52	3110	60036	94.6						
12	2008	16	2096	116	54342	6725	15218		22884	23	(964)	72218	105.6						
12	2007	17	1170	96	42244	7582	22306		30590		(702)	64861	111.2						
12	2006	18	1351	82	43622	3097	12735		17701		(1869)	93789	63.4						
12	2005	19	3038	73	44811	2698	1768		964		3502	107433	45.9						
12	2004	20	4157	47	20994	1502	2951		5333		(880)	88950	28.6						
Prior accident years		21		740		1873	1020		9143		(6250)								
Total (11 to 21)		29		4681		57753	184269	2596	207780	2596	34242								
Line 29 expressed in sterling		30				57753	184269	2596	207780	2596	34242								

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

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

Global business

Currency **British pound**

Financial year ended **31st December 2013**

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

PRA general insurance business reporting category

Professional indemnity

												Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
												R31	2116	GL	31	12	2013	000	272	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %									
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported												
		1	2	3	4	5	6	7	8	9	10	11									
12	2003	2987	48	19610	353	20		744		(371)	78645	25.4									
12	2002	1496	54	20954	350	41		327		64	62922	33.9									
12	2001	796	50	16106	212	122		1338		(1004)	41638	39.5									
12	2000	1106	45	15482	688	102		942		(152)	42960	37.9									
12	1999	1086	42	18507	180	102		1212		(930)	62832	29.9									
12	1998	968	40	28438	35	102		1219		(1082)	83092	34.4									
12	1997	661	28	21399	2	102		1137		(1033)	83145	25.9									
12	1996	603	14	20242	1	20		212		(191)	33168	61.1									
12	1995	98	53	6105		41		374		(333)	8032	76.5									
12	1994	114	32	2468		1		24		(23)	4137	59.7									
12	1993	120	21	1604		20		210		(190)											
12	1992	83	46	922				10		(10)											
12	1991	55	30	691				34		(34)											

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

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

Global business

Currency **British pound**

Financial year ended **31st December 2013**

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

PRA general insurance business reporting category

Professional indemnity

												Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
												R31	2116	GL	31	12	2013	000	272	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %									
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported												
		1	2	3	4	5	6	7	8	9	10	11									
12	1990	40	43	271				5		(5)											
12	1989	32	30	695				119		(119)											
12	1988	30	22	49																	
12	1987	31	23	743																	
12	1986	21	22	5																	
12	1985	27	24	303	52			4		48											
12	1984	15	27	880		347		1232		(885)											
12	1983	14	22	4																	
12	1982	13	23	1																	
12	1981	1	1	4																	
12	1980	1																			
12	1979	1																			
12	1978																				

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

Name of insurer Aviva Insurance Limited

Global business

Currency British pound

Financial year ended 31st December 2013

Reporting territory United Kingdom other than home foreign

PRA general insurance business reporting category

Professional indemnity

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
		1	2	3	4	5	6	7	8	9	10	11
12	1977											
12	1976	2		2								
12	1975											

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

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2013**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

Public and products liability

											Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
											R31	2116	GL	31	12	2013	000	273	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %							
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported										
			1	2	3	4	5	6	7	8	9	10	11							
12	2013	11	3774	4487		6244	47425	30626			84295	156425	53.9							
12	2012	12	5428	3304	8421	14264	75963	498	58334	35589	(3198)	160092	61.9							
12	2011	13	3827	1935	18331	22520	65636	850	75311	9183	4512	164587	65.2							
12	2010	14	6708	1132	34849	14682	32018	646	41070	3284	2992	150342	54.7							
12	2009	15	7449	582	43538	6148	31934	283	37244	590	531	156480	52.3							
12	2008	16	9582	261	73603	7791	13176	215	21609	1047	(1474)	188384	50.3							
12	2007	17	8657	121	69558	2548	8302	106	12417	534	(1995)	169960	47.4							
12	2006	18	8975	97	66192	2092	14600	167	13537	435	2887	196228	42.3							
12	2005	19	9957	76	55721	2348	1775	52	3257	93	825	196631	30.5							
12	2004	20	11648	122	56244	168	1006	14	2830	8	(1650)	211827	27.1							
Prior accident years		21		1453		6120	31913	2	39830	2	(1797)									
Total (11 to 21)		29		13570		84925	323748	33459	305439	50765	85928									
Line 29 expressed in sterling		30				84925	323748	33459	305439	50765	85928									

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

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

Global business

Currency **British pound**

Financial year ended **31st December 2013**

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

PRA general insurance business reporting category

Public and products liability

												Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
												R31	2116	GL	31	12	2013	000	273	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %									
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported												
		1	2	3	4	5	6	7	8	9	10	11									
12	2003	10449	110	59838	293	841	2	2318	2	(1184)	189254	32.2									
12	2002	10285	118	71453	133	354		414		73	141420	50.9									
12	2001	13531	155	66653	203	1664		1462		405	136135	50.3									
12	2000	20436	265	86797	289	2337		2682		(56)	135006	66.2									
12	1999	18057	143	89369	577	1862		2368		71	147359	62.3									
12	1998	17116	93	124566	1701	2222		4139		(216)	171178	75.1									
12	1997	19856	100	106950	92	775		949		(82)	186719	57.7									
12	1996	18218	77	90134	2	484		444		42	160574	56.4									
12	1995	18239	20	109592	15	459		1727		(1253)	189421	58.1									
12	1994	19410	41	100843		632		573		59	196545	51.6									
12	1993	25118	37	108357	68	274		872		(530)											
12	1992	26855	18	96500	94	1001		1350		(255)											
12	1991	29673	13	90382		73		2060		(1987)											

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

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

Global business

Currency **British pound**

Financial year ended **31st December 2013**

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

PRA general insurance business reporting category

Public and products liability

												Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
												R31	2116	GL	31	12	2013	000	273	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %									
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported												
		1	2	3	4	5	6	7	8	9	10	11									
12	1990	29831	14	108591		89		809		(720)											
12	1989	28478	13	82355	1094	1367		3188		(727)											
12	1988	28057	6	62751	13	785		586		212											
12	1987	32661	13	63098		154		190		(36)											
12	1986	33346	13	54816	65	413		451		27											
12	1985	34888	12	42861	45	381		227		199											
12	1984	41823	11	42186	1	425		392		34											
12	1983	44629	5	39504	2	240		129		113											
12	1982	44608	11	32047	2	817		1059		(240)											
12	1981	41478	11	23969	44	567		615		(4)											
12	1980	34940	10	22903	165	1628		1358		435											
12	1979	36122	4	17972	42	952		1072		(78)											
12	1978	34057	3	18290		1515		2290		(775)											

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

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2013

PRA general insurance business reporting category

Currency British pound

Reporting territory United Kingdom other than home foreign

Public and products liability

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
		1	2	3	4	5	6	7	8	9	10	11
12	1977	33241	6	12804	318	606		901		23		
12	1976	41080	7	13814	38	499		646		(109)		
12	1975	20	124	1275	824	8497		4559		4762		

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

Form 31

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **Euro**Financial year ended **31st December 2013**Reporting territory **General insurance business
carried on outside the United
Kingdom**

PRA general insurance business reporting category

Public and products liability

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2013	11	16	278		1111	27019	670			28800	32947	87.4
12	2012	12	466	2731	(220910)	32187	171039	6488	210076	13880	(14242)	2424	(461.9)
12	2011	13											
12	2010	14											
12	2009	15											
12	2008	16											
12	2007	17											
12	2006	18											
12	2005	19											
12	2004	20											
Prior accident years		21											
Total (11 to 21)		29		3009		33298	198058	7158	210076	13880	14558		
Line 29 expressed in sterling		30				27702	164774	5955	174772	11547	12111		

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

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2013**

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

PRA general insurance business reporting category

Private motor comprehensive

										Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
												day	month	year					
										R32	2116	GL	31	12	2013	000	121	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %				
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported									
1	2	3	4	5	6	7	8	9	10	11	12	13							
12	2013	11	226582	95547		371966	367203	88746			827915	1136181	72.9	2459	13.1				
12	2012	12	286568	51885	397370	191552	194369	49232	334547	99777	829	1158479	71.9	2514	13.5				
12	2011	13	259068	28186	473254	71222	160809	3154	222835	10526	1824	1004344	70.5	2160	13.3				
12	2010	14	263931	25887	539996	44568	53446	965	85310	677	12992	782518	81.7	1915	15.1				
12	2009	15	309597	3224	615844	32504	79510	721	95831	293	16611	822855	88.5	1989	15.7				
12	2008	16	312742	2007	834055	25236	85048	385	109068	1002	599	1047805	90.2	1795	17.5				
12	2007	17	348690	1328	923150	11667	43596	110	52904	477	1992	1146186	85.4	2060	17.0				
12	2006	18	420605	1149	1054836	11729	113749	422	109456	484	15960	1332998	88.6	2534	16.6				
12	2005	19	446678	907	977718	1900	47133	786	46982	779	2058	1355078	75.8	2717	16.5				
12	2004	20	404095	545	860290	2983	15408	104	19842	129	(1476)	1240471	70.8	2534	16.0				
Prior accident years		21		4177		2632	143428	1032	128693	1109	17290								
Total (11 to 21)		29		214842		767959	1303699	145657	1205468	115253	896594								
Line 29 expressed in sterling		30				767959	1303699	145657	1205468	115253	896594								

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

Printed 27/03/2014 09:18:29

Name of insurer **Aviva Insurance Limited**

Global business

Currency **Euro**

Financial year ended **31st December 2013**

Reporting territory **General insurance business carried on outside the United Kingdom**

PRA general insurance business reporting category

Private motor comprehensive

										Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
										R32	2116	GL	31	12	2013	000	121	EUR	XX
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %				
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported									
			1	2	3	4	5	6	7	8	9	10	11	12	13				
12	2013	11	26921	1926		31497	50485	3585			85567	97249	88.0	191	15.1				
12	2012	12	4832	6534	(204885)	51965	127704	12190	188336	25613	(22090)	21479	(60.6)	22	51.7				
12	2011	13																	
12	2010	14																	
12	2009	15																	
12	2008	16																	
12	2007	17																	
12	2006	18																	
12	2005	19																	
12	2004	20																	
Prior accident years		21																	
Total (11 to 21)		29		8460		83462	178189	15775	188336	25613	63477								
Line 29 expressed in sterling		30				69436	148244	13124	156686	21309	52809								

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

Printed 27/03/2014 09:18:30

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2013**

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

PRA general insurance business reporting category

Private motor non-comprehensive

											Company registration number		GL/UK/CM		Period ended			Monetary units	Category number	Currency code	Reporting territory code		
											R32		2116		GL		31	12	2013	000	122	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %								
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11	12	13								
12	2013	11	4338	1987		8510	10356	2195			21061	26347	79.9	55	11.5								
12	2012	12	5363	1001	10124	9560	10031	1370	16414	4128	419	28759	108.1	55	11.6								
12	2011	13	3935	1008	18842	3388	6161	948	8433	1547	517	18119	161.9	32	15.4								
12	2010	14	7434	267	17771	1667	3506	765	4336	339	1263	18149	130.6	50	15.4								
12	2009	15	6013	118	16210	997	1782	155	2467	300	167	13684	139.9	47	13.0								
12	2008	16	5906	273	20944	956	5383	568	6109	535	263	20948	133.0	40	15.4								
12	2007	17	12871	875	47359	3850	7894	26	10680	150	940	51337	115.2	100	13.7								
12	2006	18	23989	907	93485	1125	2784	36	4028	120	(203)	107242	90.9	225	11.1								
12	2005	19	45572	1084	125241	518	11395	445	12368	586	(596)	142461	96.6	314	14.9								
12	2004	20	51239	51	138967	520	3343	14	3474	95	308	149569	95.5	342	15.0								
Prior accident years		21		331		6600	40639		47733	72	(566)												
Total (11 to 21)		29		7902		37691	103274	6522	116042	7872	23573												
Line 29 expressed in sterling		30				37691	103274	6522	116042	7872	23573												

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Fleets

															Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
																	day	month	year					
																	R32	2116	GL					31
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %									
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported														
			1	2	3	4	5	6	7	8						9	10	11	12	13				
12	2013	11	67854	32243		130980	147196	25315			303491	403269	75.3	503	19.9									
12	2012	12	91032	11029	119157	71482	119000	17297	164393	21631	21755	383837	85.2	474	21.5									
12	2011	13	84095	7528	215667	22484	42285	2831	67928	538	(866)	361838	78.3	454	20.2									
12	2010	14	82835	4295	170339	14416	47959	154	62668	92	(231)	299985	77.6	375	23.2									
12	2009	15	87605	2531	184307	14670	24939	245	24137	174	15543	314354	71.3	336	26.8									
12	2008	16	96691	1075	283254	13584	32426	233	31563	119	14561	390487	84.4	435	22.5									
12	2007	17	87493	767	309972	3248	9882	359	13891	127	(529)	405060	79.9	461	19.1									
12	2006	18	93676	688	304721	7145	27121	266	27481	22	7029	431732	78.6	512	18.4									
12	2005	19	100557	152	284762	1482	31413	33	29967	21	2940	405876	78.3	463	21.8									
12	2004	20	90086	56	280370	52	1272	5	1407	6	(84)	473485	59.5	534	16.9									
Prior accident years		21		1462		3294	50469		33975	7	19781													
Total (11 to 21)		29		61826		282837	533962	46738	457410	22737	383390													
Line 29 expressed in sterling		30				282837	533962	46738	457410	22737	383390													

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

Printed 27/03/2014 09:18:30

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2013**

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

PRA general insurance business reporting category

Commercial vehicles (non-fleet)

										Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
										R32	2116	GL	31	12	2013	000	222	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %				
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported									
			1	2	3	4	5	6	7	8	9	10	11	12	13				
12	2013	11	7697	2775		14935	16564	3647			35146	53845	65.3	119	8.8				
12	2012	12	11541	1431	19713	12130	14958	670	18507	5293	3958	81015	58.6	146	8.9				
12	2011	13	12781	1057	50681	4904	11387	142	14310	1592	531	105326	63.7	192	7.2				
12	2010	14	13455	621	34573	2547	7862	199	9935	780	(107)	54470	82.9	104	13.5				
12	2009	15	12295	442	36321	2943	5962	30	7915	167	853	70775	63.9	147	8.7				
12	2008	16	13250	66	38264	928	709	2	1719	99	(179)	82800	48.2	161	8.3				
12	2007	17	11544	132	34226	1376	207	15	2585	54	(1041)	65376	54.8	120	9.7				
12	2006	18	11491	14	37064	16	41	1	562	9	(513)	62446	59.4	117	9.8				
12	2005	19	5772	6	29694	113	238	30	328	36	17	63254	47.5	110	5.3				
12	2004	20	2268	8	29415	44	71		123	6	(14)	64821	45.6	103	2.2				
Prior accident years		21		475		296	41919		39534	5	2676								
Total (11 to 21)		29		7027		40232	99918	4736	95518	8041	41327								
Line 29 expressed in sterling		30				40232	99918	4736	95518	8041	41327								

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Motor other

															Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
																	day	month	year					
																	R32	2116	GL					31
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %									
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported														
			1	2	3	4	5	6	7	8						9	10	11	12	13				
12	2013	11	16374	4075		15933	23615	5076			44624	65852	67.8	121	16.9									
12	2012	12	23945	2105	19634	17336	31437	1120	34688	7954	7251	88097	78.9	153	17.0									
12	2011	13	32374	3430	46345	8417	17236	1103	20598	1044	5114	97792	74.8	155	23.1									
12	2010	14	29930	4319	41201	6714	13835	244	19392	595	806	65555	94.6	119	28.8									
12	2009	15	27805	1492	47374	3467	5902	186	9205	329	21	79362	71.7	100	29.3									
12	2008	16	35595	1264	63408	6528	15882	36	20664	63	1719	82476	104.1	103	35.8									
12	2007	17	37250	1655	63780	2770	4471	78	8932	12	(1625)	84719	83.9	121	32.2									
12	2006	18	34213	103	56235	124	137	4	439	6	(180)	85707	65.9	122	28.1									
12	2005	19	35829	95	49892	4659	2468	84	4633	64	2514	89539	63.8	114	31.5									
12	2004	20	30105	2	52749		134	4	298	4	(164)	109645	48.2	138	21.8									
Prior accident years		21		185		109	8092		7910	3	288													
Total (11 to 21)		29		18725		66057	123209	7935	126759	10074	60368													
Line 29 expressed in sterling		30				66057	123209	7935	126759	10074	60368													

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

Form 34

Printed 27/03/2014 09:18:31

Name of insurer **Aviva Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2013**Reporting territory **World Wide**

PRA general insurance business reporting category

Aviation liability

Underwriting year ended			Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (2+3+4-5-6)	Gross premiums written	Claims ratio %
			In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
Month	Year		1	2	3	4	5	6	7	8	9
12	2013	11									
12	2012	12									
12	2011	13									
12	2010	14									
12	2009	15									
12	2008	16									
12	2007	17									
12	2006	18									
12	2005	19									
12	2004	20									
Prior underwriting years		21		3821	151528	14691	199029	14795	(43784)		
Total (11 to 21)		29		3821	151528	14691	199029	14795	(43784)		
Line 29 expressed in sterling		30		2307	91486	8870	120165	8933	(26435)		

Currency rates**Form 36**

Printed 27/03/2014 09:18:32

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

		Company registration number	GL/UK/CM	Period ended		
				day	month	year
		R36	2116	GL	31	12 2013
Name of currency		Currency code		no. of units to £ sterling		
Euro		EUR		1.202000		
US dollar		USD		1.656300		

Equalisation provisions

Form 37
Printed 27/03/2014 09:18:33

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

		Company registration number		GL/UK/CM		Period ended			units
		R37	2116	GL	31	12	2013	£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	
		1	2	3	4	5	6	7	
Calculation of the maximum provision									
Total net premiums written in the previous 4 years	11	2994949	493301	17339					
Net premiums written in the current year	12	1356312	95278	2009					
Maximum provision	13	174050	23543	1548			199141		

Calculation of the transfer to/from the provision

Equalisation provision brought forward	21						172060	1
Transfers in	22	40689	2858	121			43668	
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						215728	1
Excess, if any, of 26 over 13	27						16587	1
Equalisation provision carried forward (26-27)	28						199141	
Transfer in/(out) for financial year (28-21)	29						27081	(1)

Equalisation provisions technical account: Accident year accounting

Form 38
Printed 27/03/2014 09:18:33

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

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		Company registration number		GL/UK/CM		Period ended			units
		R38	2116	GL	31	12	2013	£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	1414557	87342	23					
Claims incurred net of reinsurance	12	602864	6166	(485)					
Trigger claims value	13	1025554	63323	22					
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	

Equalisation provisions technical account: Underwriting year accounting

Form 39

Printed 27/03/2014 09:18:33

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

		Company registration number		GL/UK/CM		Period ended			units
		R39	2116	GL	31	12	2013	£000	
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)			
		1	2	3	4	5			
Other than credit business									
Net premiums written	11			2485					
Claims net of reinsurance	12			1996					
Trigger claims value	13			2361					
Abnormal loss	19								
Trigger claims ratio		72.5%	72.5%	95%	25%	100%			

Credit business

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

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

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
RenaissanceRe Holdings Ltd Renaissance House 12 Crow Lane Pembroke HM 19 Bermuda	None		3,496			1,103	Previously AIOI Insurance Company Limited
HSBC Holdings PLC 1 Grand Canal Square Grand Canal Harbour Dublin 2 Ireland	None						
MS&AD Insurance Group Holdings Inc 12F, Yaseu First Financial Bldg. 1-3-7, Yaseu, Chuo- ko Japan	None					172	
Tokio Marine Holdings Tokio Marine Nichido Building Shintan 1-2-1 Marunouchi , Chiyoda-Ku, Tokyo 100-0005 Japan	None		1,017			23,734	
Pool Reinsurance Co Ltd Hanover House 14 Hanover Square London W1S 1HP	None	58,888				27,044	
Swiss Reinsurance Company Ltd Mythenquai 50/60 PO Box 8022 Zurich Switzerland	None		36,798	4,158		34,528	
Munich Reinsurance Co. 107 Koenigstrasse 80802 Munich Germany	None	8,705	25,822	6,367		63,641	

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

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
Aviva Re Ltd Cannon's Court, 22 Victoria Street Hamilton HM 12 Bermuda	Fellow group undertaking	1,579	4,631	2,719		9,345	
General Reinsurance UK Ltd (Berkshire Hathaway Inc) 3555 Farnam Street Suite 1440 Omaha NE68131 USA	None					9,887	
Partner Reinsurance Company Wellesley House South 90 Pitts Bay Raod Pembroke HM 08 Bermuda	None		4,019	30		1,296	
Carphone Warehouse Assurance Limited 49 Victoria Street Hamilton HM12 Bermuda	None						
Montpelier Re Holdings Ltd 94 Pitts Bay Road Pembroke, HM08 Hamilton Bermuda	None		1,692	16		535	
Aviva International Insurance Ltd St Helens 1 Undershaft London EC3P 3DQ	Fellow group undertaking						
Aviva Life Re Limited One Park Place Hatch Street Dublin 2 Ireland	Fellow group undertaking						

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

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
Aviva Annuity UK Limited 2 Rougier Street York YO90 1UU	Fellow group undertaking	49,471				233,726	
Colombia Insurance Company (Berkshire Hathaway Inc) 3555 Farnam Street Suite 1440 Omaha NE68131 USA	None			25,815			
Transatlantic Holdings Inc 80 Pine Street New York 10005, USA	None	198	2,083	171		1,017	
ACE Ltd. 17 Woodbourne Avenue, Hamilton HM08 Bermuda	None		1,707	206		787	
XL Capital Ltd Brian O'Hara House One Bermudiana Rd Hamilton HM08 Bermuda	None		751			1,695	

Name of insurer **Aviva Insurance Limited**

Global Business

Financial year ended **31st December 2013**

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

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

Name of insurer Aviva Insurance Limited

Global Business

Financial year ended **31st December 2013**

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

Cedant details	Connection	Premiums receivable	Deposits made included at F13L57	Debts outstanding included at F13L74	Comments
As required by Rule 9.27 (Para 1(a))	(Para 1(b))	(Para 1(c)) £000	(Para 1(d)) £000	(Para 1(e)) £000	
Gresham Insurance Company Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Subsidiary	202.241		15,618	100% quota share agreement

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

Additional information as required by rule 9.29 of the Accounts and Statements Rules

- (a) The investment guidelines operated by the Company during 2013 for the use of derivative contracts were as follows:

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

(i) Futures

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

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

(ii) Options

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

(iii) Swaps

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

- (b) There are no specific guidelines for the use of contracts that are not reasonably likely to be exercised at the start of the contract. Such contracts may be entered into for foreign exchange hedging purposes. If such contracts were entered into and not exercised, there would be no additional cost to the Company.
- (c) During the financial period, no contracts were entered into that were not reasonably likely to be exercised at the start of the contract.
- (d) No derivative contracts were held at any time during the financial year that required a significant provision under INSPRU 3.2.17R, and no derivative contracts held during the year fell under the permitted links rules.
- (e) During the year, EUR 25.7m and GBP 20.9m of premiums were received in respect of sold options.

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

Additional information as required by rule 9.30 of the Accounts and Statements Rules

100% of the issued ordinary share capital of Aviva Insurance Limited has been held throughout the year by Aviva Group Holdings Limited, which also controls 100% of the voting rights.

100% of the issued ordinary share capital of Aviva Group Holdings Limited has been held throughout the year by Aviva plc, which also controls 100% of the voting rights.

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

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

SUMMARY OF REINSURANCE ARRANGEMENTS

1. Property Per Event (Catastrophe) Cover

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

2. Property Per Risk Cover

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

3. Casualty - Motor and Liability Covers

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

4. Miscellaneous

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

5. Maximum net probable losses

6. Reinsurance Premiums Analysis

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

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

1. Property Per Event (Catastrophe) Covers

1.1: Group Catastrophe Excess of Loss Reinsurance Programme

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

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

Business Reinsured: UK companies and branches

From Ground up Cover - £2,050m, (£300m IRO Ireland branch only)

Deductible - £200m

Reinstatements - Layer 1 – 2 reinstatements
 All other layers 1 reinstatement

Comments: - None

Period of Cover: 01/04/2013 - 31/03/2014

1.2: UK Catastrophe Annual Aggregate Excess of Loss Reinsurance Programme

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

Type of Cover: Property Catastrophe Annual Aggregate Excess of Loss

Business Reinsured: UK companies and branches

From Ground up Cover - £490m

Aggregate Deductible - £220m

Franchise - £40m

Reinstatements - Not applicable

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

Period of Cover: 01/04/2013 - 31/03/2014

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

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

2. Property Per Risk Cover

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

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

Type of Cover: Property Per Risk Excess of Loss Reinsurance

Business Reinsured: UK Companies and branches

From Ground up Cover - £250m (€305m IRO Ireland branch only)

Deductible - £10m (€12.5m IRO Ireland branch only)

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

Comments - £5m xs £5m layer in place for risks underwritten by the UK Corporate and Speciality Risks division only.

Programme inures to the benefit of the Group Catastrophe Excess of Loss Programme.

Period of Cover: 01/01/2013 - 31/12/2013

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

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

Type of Cover: Per Risk Excess of Loss Conflagration Reinsurance

Business Reinsured: UK companies and branches

From Ground up Cover - £30m (€30mIRO Ireland branchonly)

Deductible - £10m (€10mIRO Ireland branch only)

Reinstatements - 1

Comments - None

Period of Cover: 01/01/2013 - 31/12/2013

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

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

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

Type of Business Covered:	Commercial Property Engineering and Contract Works insurance and reinsurance
Type of Cover:	Aggregate Excess of Loss Reinsurance
Business Reinsured:	UK companies and branches
From Ground up Cover	- £50m
Aggregate Deductible	- £30m
Franchise	- £5m (€5m IRO Ireland branch only)
Reinstatements	- Not applicable
Comments	- Annual Aggregate Deductible eroded by individual risk losses exceeding franchise (£5m or €5m IRL Ireland branch). Maximum recoverable £20m in 12 months of contract.
Period of Cover:	01/01/2013 - 31/12/2013

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

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

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

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

Type of Cover: Casualty Excess of Loss Reinsurance

Business Reinsured: UK companies and branches

From Ground up Cover - £25m (£75m in respect of Legal Indemnities)

Deductible - £10m

Reinstatements - Maximum amount recoverable £45m

Comments - None

Period of Cover: 01/07/2013 – 30/06/2014

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

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

4. Miscellaneous

4.1: Group Marine Excess of Loss Reinsurance Programme

Type of Business Covered:	Marine insurance and reinsurance
Type of Cover:	Marine Excess of Loss Reinsurance
Business Reinsured:	UK companies and branches
From Ground up Cover	- £40m
Deductible	- £2m,
Reinstatements	Layers 1, 2 & 3 - 2 reinstatements Layer 4 – 1 reinstatement
Comments	- Reinstatement Premium Protection in place
Period of Cover:	01/01/2013 – 31/12/2013

4.2: Latent Defects Quota Share Treaty

Type of Business Covered:	Commercial Property
Type of Cover:	Quota Share Treaty
Business Reinsured:	UK companies and branches
From Ground up Cover	- £20m
Deductible	- Maximum retention £10m
Comments	- None
Period of Cover:	01/01/2013 - 31/12/2013

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

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

4.3: UK Bonds and Guarantee Quota Share Treaty

Type of Business Covered:	Bonds & Guarantee
Type of Cover:	Variable Quota Share
Business Reinsured:	UK companies and branches
From Ground up Cover	- £30m (€30m IRO Ireland branch only)
Deductible	- Maximum retention £10m (€10m IRO Ireland branch only)
Comments	- None
Period of Cover:	01/01/2013 - 31/12/2013

4.4: Group Personal Accident Excess of Loss Reinsurance Programme

Type of Business Covered:	Personal Accident
Type of Cover:	Excess of Loss Reinsurance
Business Reinsured:	UK companies and branches
From Ground up Cover	- £100m single risk and event
Deductible	- £5m
Reinstatements	- Layer 1 = 3 reinstatements Layer 2 = 2 reinstatements Layer 3 = 2 reinstatements Layer 4 = 2 reinstatement
Comments	- Reinstatement Premium Protection in place
Period of Cover:	01/01/2013 - 31/12/2013

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

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

5. Maximum net probable losses (£'s)

UK

Property:

Per Event (UK) £200,000,000

Per Risk £10,000,000

Casualty:

Motor £10,000,000

EL /PL £10,000,000

Other classes £10,000,000

Marine £2,000,000

Latent Defects £10,000,000

Bonds & Guarantees £10,000,000

Personal Accident £5,000,000

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

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

6. Reinsurance Premiums Analysis

Combined categories	Facultative	Non-facultative	Total
	£000	£000	£000
Accident & health (110)		983	983
Personal lines motor (120)		49,582	49,582
Household and domestic all risks (160)	2,584	50,890	53,474
Personal lines financial loss (180)		16,019	16,019
Commercial motor (220)	4,303	12,835	17,138
Commercial lines property (260)	17,088	131,803	148,891
Commercial lines liability (270)	1,545	7,398	8,943
Commercial lines financial loss (280)	263	4,298	4,561
Aviation (330)		26	26
Goods in transit	268	828	1,096
Total	26,051	274,662	300,713

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

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.

Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

***0101* Modification to the return**

The return has been prepared in accordance with the Accounts and Statements Rules as modified by a direction under section 138A of the Financial Services and Markets Act 2000 made on 4th January 2013. The direction allows the Company to increase the limit for its unlisted subsidiaries valued at market value to 1.5% of the General business amount per entity where part of the exposure would otherwise fall within INSPRU 2.1.22R 3(c), except if the amount which is 80% of the exposure gives a lower amount, then the value is limited to the lower amount.

***0301* Net admissible asset reconciliation**

	2013 £000	2012 £000
Total admissible assets (Form 13, line 89)	15,100,035	14,673,506
Total liabilities (Form 15, line 69)	(10,829,739)	(10,887,934)
Net admissible assets	4,270,296	3,785,572
Add: capital requirement of regulated related undertakings	911,000	4,124,732
	5,181,296	7,910,304
Total capital resources after deductions (Form 3, line 79.3)	5,181,296	7,910,304

***0310* Valuation differences**

At 31st December 2013, line 35.3 was £199,141k, which comprised the claims equalisation provision.

Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

***0313* Profit and loss account and other reserves reconciliation**

	2013 £000
Opening profit and loss account and other reserves (Form 3, line 12.4)	14,435,000
Add: transfer between capital and reserves	388,066
Add: FV gains/(losses on investment in subsidiaries)	(1,037,000)
Losses retained for the financial year (Form 16, line 59)	(6,667,147)
Add: Movement on equalisation provision	27,081
	<hr/>
Profit and loss account and other reserves (Form 3, line 12.3)	7,146,000 <hr/>

***1102*, *1202* Significant changes in the business portfolio**

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

As a result of the transfer of the insurance business, the 2012 and 2013 values on Forms 11 and 12 have been calculated as though the effects of the transfer had been applied to the full three year history required in those Forms.

***1105*, *1205*, *20AI* Differences between Forms 11/12 and Forms 20A et seq**

As a result of the Section 13(1) transfer described in note 1102, 1202 above, the 2013 and 2012 values on Forms 11 and 12 have been calculated as though the effects of this transfer had been applied to the full three year history required in those Forms. Consequently, in this return, Forms 11 and 12 contain values which would not agree with the revenue Forms 21 et seq which are included both in this return and the corresponding Forms in the 2012 and 2011 returns.

***1301* Aggregate value of unlisted investments and certain other securities**

At 31st December 2013, the aggregate values of the following types of investments were held by the Company:

1.	Unlisted investments, comprising debt and equity securities	£10,289k (2012 £7,000k)
2.	Listed investments which are not readily realisable	£nil (2012 £11,900k)
3.	Holdings in non-authorised collective investment schemes	£4,044k (2012 £nil)

Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

***1302* Aggregate value of hybrid securities**

At 31st December 2013, the Company held £74k (2012 £6,600k) in hybrid securities.

***1304* Set off policy**

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

***1305* Maximum counterparty exposure**

The maximum shareholder counterparty exposure to any non-sovereign counterparty permitted by the Group's Investment guidelines during 2013 was £733,700k. This amount was not exceeded by any of the counterparty exposures within Aviva Insurance Limited's portfolio.

***1307* Secured exposures**

At 31st December 2013, there was an exposure on loan position of £411,100k collateralised by a value of £426,700k.

At 31st December 2013, there was a secured loan provided by the Company to Aviva Group Holdings Limited of £4,754,500k. This loan is secured over the rights of Aviva Life Holdings UK Limited (ALHUK). The admissible value of the loan after the application of relevant counterparty exposure limits included in Line 28 is £4,372,000k.

***1314* Lease assets**

At 31st December 2013, the Company held no tangible leased assets.

***1315* Other assets**

At 31st December 2013, other assets were £112,285k (2012 - £54,000k) which represented group relief tax assets.

***1501* Provision for reasonably foreseeable adverse variations**

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

Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

***1502* Contingent liabilities**

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

(b) At 31st December 2013, the Company had no unprovided capital gains tax liability. There were significant capital losses not currently provided within the UK Group which are available for use against a capital gain if one were to arise.

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

(d) The Company has guaranteed the overdrafts, borrowings and obligations under acquisition and disposal agreements of certain other Group companies. The maximum exposure of the Company is £387 million (2012: £1,070 million). In the opinion of the directors, no material loss will arise in respect of these guarantees and indemnities

(e) There are no other fundamental uncertainties.

***1507* Other adjustments**

At 31st December 2013, other adjustments consisted of an equalisation provision of £199,141k (2012 £172,061k).

***1601* Exchange rates**

Assets and liabilities are converted into sterling at rates of exchange ruling at 31st December 2013. Revenue transactions denominated in foreign currencies are translated at the exchange rate at the date of the transaction.

Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

***1603* Other income and charges**

Other income and charges comprises:

	2013	2012
	£000	£000
Impairment of investment in subsidiaries	384,200	50,500
Pension funding	151,700	119,500
Restructuring costs	21,900	103,232
Loss on sale of subsidiaries	-	20,400
Foreign exchange	(9,665)	300
Amortisation of intangible assets	9,521	37,534
Other general corporate (income)/costs	(8,234)	14,279
	<hr/>	<hr/>
	549,422	345,745
	<hr/>	<hr/>

***1701* Variation margin**

The aggregate amount of variation margin which has been received by the Company is £57,631k (2012 - £10,500k). This is allocated to Form 13 Line 44. No amounts included on Form 13 reflect the liability to repay any excess.

***20Aa* Risk category allocation**

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

***20Ab* Risks of death or injury to passengers**

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

Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

***20Ac* Miscellaneous and other motor**

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

***20Af* Analyses of mixed risk categories**

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

Groups of classes	Gross premium written	Provision for undiscounted gross claims		Provision for gross unearned premium
		Reported	IBNR	
	£000	£000	£000	£000
TRAVEL				
Accident and Health	73,750	5,387	1,565	11,822
Fire and other damage to property	13,409	979	285	2,149
Classes 16, 17 and 18 combined	46,932	4,409	996	7,523
Total	134,091	9,795	2,846	21,494
MIXED COMMERCIAL PACKAGE				
Fire and other damage to property	28,474	13,572	1,815	17,379
Liability	12,902	6,150	822	7,875
Classes 16, 17 and 18 combined	3,115	1,484	199	1,900
Total	44,491	21,206	2,836	27,154

Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

***20Ag* Home Foreign and Overseas business**

The return includes gross premiums written in Ireland, included in Form 20A, by risk category as follows:

Categories	GWP
	£000
Travel (113)	170
Personal accident or sickness (114)	4,537
Private motor – comprehensive (121)	90,260
Private motor – non-comprehensive (122)	15,602
Motor cycle (123)	15
Household and domestic all risks (160)	55,692
Assistance (181)	15
Creditor (182)	(1,078)
Fleets (221)	15,022
Commercial vehicles (222)	25,326
Commercial property (261)	29,965
Consequential loss (262)	3,367
Contractors or engineering all risks (263)	11,759
Employers liability (271)	16,039
Public and products liability (273)	12,093
Credit (282)	476
Suretyship (283)	4,861
Marine liability (341)	742
Total	284,863

***20Ai* Business transfers in previous years**

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

Set out below are the outstanding balances contained within this return as at 31st December 2013 relating to this transfer and included within columns 2 and 3 of Form 20A. Column 4 has now been fully earned.

Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

20Ai Business transfers in previous years - continued

Balances as at 31st December 2013

Category number	FSA return general insurance business reporting category	Reported	Incurred but not reported
		£000	£000
111	Medical insurance	119	0
113	Travel	1,663	161
114	Personal Accident or Sickness	79	34
121	Private motor - comprehensive	605,318	4,527
122	Private motor - non-comprehensive	72,475	2,008
123	Motor cycle	5,981	1,660
160	Household and domestic all risks	12,837	182
182	Creditor	(3,930)	1,047
185	Mortgage indemnity	340	0
186	Pet insurance	648	0
187	Other personal financial loss	2,654	214
221	Fleets	225,364	1,295
222	Commercial vehicles	45,005	209
223	Motor other	18,785	272
261	Commercial property	1,276	88
262	Consequential loss	729	1
263	Contractors or engineering all risks	89	0
271	Employers liability	137,243	936,389
272	Professional indemnity	17,423	0
273	Public and products liability	17,403	72
274	Mixed commercial package	4,964	0
281	Fidelity and contract guarantee	193	0
283	Suretyship	1,531	0
331	Aviation liability	0	0
341	Marine liability	0	0
347	Yacht	8	0
350	Primary (direct) and facultative goods in transit	0	0
530	Non-proportional aviation	0	0
590	Non-proportional aggregate cover	0	0
610	Proportional accident & health	0	0
620	Proportional motor	0	0
630	Proportional aviation	0	0
660	Proportional property	0	0
670	Proportional liability (non motor)	0	0
Total		1,097,640	958,735

This return also includes business resulting from an insurance business transfer from Aviva Undershaft Three SE (formerly Aviva Insurance Europe SE) on 30th November 2012. Set out below are the outstanding balances contained within the return as at 31st December 2013 relating to this transfer and included within columns 2, 3 and 4 of Form 20A.

Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

20Ai Business transfers in previous years - continued

Balances as at 31st December 2013

Category number	FSA return general insurance business reporting category	Reported	Incurred but not reported	Gross UPR
		£000	£000	£000
113	Travel	59	(17)	0
114	Personal Accident or Sickness	282	(219)	0
121	Private motor - comprehensive	114,395	1,990	0
122	Private motor - non-comprehensive	65,510	980	0
123	Motor cycle	1,611	(190)	0
160	Household and domestic all risks	10,647	(6)	0
182	Creditor	271	(11)	0
221	Fleets	47,408	(486)	0
222	Commercial vehicles	51,745	3,443	0
261	Commercial property	15,615	(572)	0
262	Consequential loss	834	(7)	0
263	Contractors or engineering all risks	1,344	(116)	0
271	Employers liability	128,999	(8,419)	0
273	Public and products liability	154,601	(6,907)	0
282	Credit	3,611	(10)	0
283	Suretyship	3,611	(10)	0
341	Marine liability	294	(25)	0
Total		726,789	64,705	0

20Aj Unused authorisation classes

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

2007 Material connected party transactions (Rule 9.39)

The Company had the following transactions with related parties which include parent companies, subsidiaries and fellow subsidiaries.

i) Group transfers

During the year, a major restructuring of the Group was completed, which had economic effect from 1 January 2013. Prior to the restructure, the Company acted both as the main general insurance underwriter in the UK and Ireland as well as a holding company for the Group's non-UK operations.

As part of the restructure, the Company's subsidiary, Aviva International Holdings Limited (AIH), the owner of the majority of the non-UK operations was transferred to Aviva Group Holdings Limited (AGH), a fellow Group company at the time, in consideration for a loan with AGH, secured on a number of the Group's non-UK operations. Immediately prior to this transfer, the Company acquired 100% of the shares of Aviva Canada Incorporated from AIH. In addition, the Company acquired 100% of the shares of Aviva Life and Pensions Ireland Limited from Aviva Life Holdings Ireland Limited, a fellow Group company.

The restructure enhanced the governance relating to the Company and reduced UK and Ireland general insurance policyholders' exposure to the Group's non-UK operations.

Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

***2007* Material connected party transactions (Rule 9.39) - continued**

(ii) Insurance business transfer

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

(iii) Quota share arrangement

The Company has a quota share reinsurance arrangement with its subsidiary undertaking, Gresham Insurance Company Limited (Gresham), the key terms of which are:

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

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

	2013	2012
	£m	£m
Premiums earned	211	218
Claims incurred	(89)	(128)
Fee and commission expenses and operating expenses	(93)	(96)
	<u>29</u>	<u>(6)</u>

As at 31 December 2013, the balances in the statement of financial position relating to this arrangement are:

	2013	2012
	£m	£m
Insurance liabilities	174	197
Receivables arising out of reinsurance accepted	17	14
Deferred acquisition costs relating to reinsurance	28	36

Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

***2007* Material connected party transactions (Rule 9.39) - continued**

(iv) Adverse reserve deterioration agreement

The Company has an inwards adverse reserve deterioration (ARD) agreement with its subsidiary undertaking, The Ocean Marine Insurance Company Limited (Ocean). This agreement provides Ocean with an extra £1 billion of reinsurance cover to protect against circumstances in which its reinsurance arrangement with National Indemnity Company is exhausted or otherwise fails to satisfy claims. Ocean's reinsurance arrangement with NIC provides substantial protection in excess of its current gross insurance liabilities.

(v) Structured settlements arrangement

The Company has an arrangement with Aviva Annuity UK Limited, a fellow Group company, for the reinsurance of its obligations in respect of structured settlements. The premiums and claims which have been reinsured to Aviva Annuity UK Limited under the arrangement are:

	2013	2012
	£m	£m
Reinsurance premiums ceded to reinsurers	49	42
Net earned premiums	42	38
Reinsurance claims incurred	(42)	(38)
Net result ceded	-	-

As at 31 December 2013, the balances in the statement of financial position relating to this arrangement are:

	2013	2012
	£m	£m
Reinsurance asset	214	193

Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

***2007* Material connected party transactions (Rule 9.39) - continued**

(vi) Derivatives

As part of the restructuring during the year, the Company transferred the majority of its derivative portfolio to its immediate parent, Aviva Group Holdings Limited for a fair value of £83 million. The transfer was effective from 1 January 2013.

During 2012 the Company transferred the rights and obligations of four credit default swap contracts to Aviva France SA, a fellow Group company. Settlement is expected to be received in cash upon maturity in December 2014. The fair value at the statement of financial position date was £3 million (2012: £2 million).

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

- a foreign exchange forward contract with Aviva Europe SE Limited, a fellow Group company. Settlement was paid in cash upon maturity in April 2013. The fair value at the statement of financial position date at 31 December 2012 was £1 million.
- a foreign exchange option contract with Aviva Group Holdings Limited, a fellow Group company at the time. Settlement was paid in cash upon maturity in June 2013. The fair value at the statement of financial position date at 31 December 2012 was £4 million.

(vii) Loans receivable

At 31 December 2012, the Company had the following loans receivable from related parties:

- an unsecured loan to Aviva Group Holdings Limited, a fellow Group company at the time, of £4,710 million. This loan accrued interest at 150 basis points above 12 month LIBOR, with settlement to be received in cash at maturity in December 2016.
- an unsecured loan to Aviva Overseas Holdings Limited, a fellow Group company, of £182 million. This loan accrued interest at 100 basis points above 12 month LIBOR, with settlement to be received in cash at maturity in July 2016.
- an unsecured loan to Aviva International Holdings Limited (AIH), a subsidiary company at the time, of £1,300 million. This loan accrued interest at 100 basis points above 12 month LIBOR, with settlement to be received in cash at maturity in December 2013. Under the terms of the loan agreement, a maximum amount of £2,000 million could be drawn by AIH.

As part of the restructuring during the year, these loans were settled and replaced by a loan of £5.8 billion to Aviva Group Holdings Limited ("AGH"), the Company's immediate parent. The loan is secured on the net assets of the UK Life business and a number of the Group's non-UK operations, and has a final maturity date of December 2042. Interest accrues at 308 basis points above 12 month LIBOR until 31 December 2017, after which the interest rate will be as agreed between both parties. The loan agreement requires annual loan repayments of a minimum of £200 million to be made until December 2022.

Since entering into the loan agreement, the loan balance has been reduced by £1.0 billion to £4.8 billion at 31 December 2013. The reduction reflects the repayment by AGH of £0.3 billion in cash and the result of actions to reduce the required capital in the Company, which has allowed the retirement of a further £0.7 billion of the loan via in specie dividends. Since the year end, a further £0.2 billion of cash has been received from AGH and the Company declared an interim 2014 dividend of £0.5bn which was settled by reducing the loan balance. As at the date of approval of these financial statements, the outstanding loan balance was therefore £4.1 billion.

Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

***2007* Material connected party transactions (Rule 9.39) - continued**

(vii) Loans receivable - continued

The Group has agreed with the PRA a plan to reduce the long term level of the loan between the Company and AGH, such that the Company places no reliance on the loan to meet its stressed insurance liabilities assessed on a 1:200 basis, by the end of 2015. The effect of this will be to reduce the loan balance to approximately £2.2 billion by the end of 2015. The reduction is planned to be achieved via cash repayments of £450 million from AGH together with other non-cash actions that will enable the loan balance to be reduced by £1.45 billion. These planned actions include agreed changes to the funding basis and de-risking of the Aviva UK staff pension scheme, along with more effective use of internal reinsurance and other actions to reduce stressed liabilities.

In light of the above plans, the Directors have agreed with AGH to review the terms of the loan agreement that will apply after 31 December 2015.

(viii) Loans payable

Loans due to other Aviva Group companies

In 2012, the Company entered into a secured loan from Aviva Annuity UK Limited, a fellow Group company. The loan accrues interest at 150 basis points above 3 month LIBOR and is repayable in August 2017. As at the statement of financial position date, the net amount drawn down under this facility was £132 million (2012: £193 million).

Loans due to subsidiaries

In 2012, the Company entered into an unsecured facility agreement with Aviva Undershaft Three SE, a subsidiary company. This facility accrues interest at a fixed rate of 120 basis points above 12 month EURIBOR and is repayable in December 2015. As at the statement of financial position date, the net amount drawn down under this facility was £183 million (2012: £180 million).

The Company also has the following agreements with its subsidiaries:

- an unsecured facility agreement with Aviva UKGI Investments Limited. This facility accrues interest at 100 basis points above 12 month LIBOR and is repayable in December 2015. As at the statement of financial position date, the net amount drawn down under this facility was £410 million (2012: £231 million).
- an unsecured facility agreement with Solus (London) Limited. This facility accrues interest at 200 basis points above 12 month LIBOR and is repayable in June 2015. As at the statement of financial position date, the net amount drawn down under this facility was £13 million (2012: £51 million).
- an unsecured facility agreement with Bluecycle.com Limited. This facility accrues interest at 200 basis points above 12 month LIBOR and is repayable in June 2015. As at the statement of financial position date, the net amount drawn down under this facility was £9 million (2012: £15 million).

The maturity analysis of the related party loans payable is as follows:

	2013	2012
	£m	£m
1-2 years	615	-
2-3 years	-	477
3-4 years	132	-
4-5 years	-	193
	747	670
Effective interest rate	2.0%	2.0%

Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

***2007* Material connected party transactions (Rule 9.39) - continued**

(ix) Other transactions

Income earned from transactions with related parties

	Income earned £m	2013 Receivable at year end £m	Income earned £m	2012 Receivable at year end £m
Holding companies	-	1	-	108
Subsidiaries	1,664	174	343	286
Fellow group undertakings	-	7	-	3
	1,664	182	343	397

Income earned of £1,664 million (2012: £343 million) relates to dividends received of £1,456 million (2012: £139 million) and net interest receivable on loans of £208 million (2012: £204 million).

The related parties' receivables are not secured and no guarantees were received in respect thereof. The receivables will be settled in accordance with normal credit terms.

Services provided and expenses recharged by related parties

	Services provided/ expenses recharged £m	2013 Payable at year end £m	Services provided/ expenses recharged £m	2012 Payable at year end £m
Holding companies	6	14	2	-
Subsidiaries	(21)	147	(52)	133
Fellow group undertakings	815	216	811	159
	800	377	761	292

Services provided include £4 million (2012: £6 million) investment management fees payable to fellow subsidiaries of the Aviva Group.

Expenses incurred include £423 million (2012: £400 million) relating to staff and pension costs from Aviva Employment Services Limited and £307 million (2012: £322 million) relating to facilities' charges from Aviva Central Services UK Limited. Other expenses of £66 million (2012: £33 million) largely relate to claims and other operating costs recharged from subsidiaries and fellow group undertakings, offset by expenses recharged to subsidiaries.

The related parties' payables are not secured and no guarantees were received in respect thereof. The payables will be settled in accordance with normal credit terms.

Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

(ix) Other transactions - continued

Group relief

Assets for the prior year tax to be settled by group relief of £112 million (2012: £54 million) recoverable in less than one year.

Dividends paid

Interim ordinary dividends totalling £7,863 million on the Company's ordinary shares were declared and settled during 2013 (2012: £950 million).

(x) Key management compensation

The total compensation to those employees classified as key management, being those having authority and responsibility for planning, directing and controlling the activities of the Company, including the directors, is as follows:

	2013	2012
	£m	£m
Salary and other short-term benefits	6	8
Post employment benefits	1	1
	<u>7</u>	<u>9</u>

***2100* Form omitted**

Category 709 of form 21 has been omitted because the form would be blank.

***2102* Unearned premiums**

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

***2202* *2404* Claims management costs**

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

Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

***2204* *2406* Acquisition costs**

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

***2205* *2502* Unexpired risks**

Provision is made for unexpired risks when, after taking account of an element of attributable investment income, if necessary, it is anticipated that unearned premiums will be insufficient to cover future claims and expenses on existing contracts. In 2013 and 2012, no investment income has needed to be taken into account.

***2402* Adoption of underwriting year accounting**

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

***2407* Underwriting year business**

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

***2800*, *2900* Forms omitted**

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

***3001* *3003* Discounting**

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

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

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

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

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

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

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

We certify

- a. that the return has been properly prepared in accordance with the requirements in *IPRU(INS)*, *GENPRU* and *INSPRU*; and
- b. that we are satisfied that:
 - (i) throughout the financial year in question, the insurer 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
 - (ii) it is reasonable to believe that the insurer has continued so to comply subsequently, and will continue so to comply in future.

K A Cooper
Director

M E Tulloch
Director

G R C Munnoch
Director

London
27th March 2014

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

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

We have audited the following documents prepared by the insurer pursuant to the Accounts and Statements Rules set out in Part I and Part IV of Chapter 9 to IPRU(INS) the Interim Prudential Sourcebook for Insurers, GENPRU the General Prudential Sourcebook and INSPRU the Prudential Sourcebook for Insurers ('the Rules') made by the Prudential Regulation Authority under section 137G of the Financial Services and Markets Act 2000:

- Forms 1, 3, 11 to 13, 15 to 17, 20A, 20 to 27, 30 to 32, 34, and 36 to 39, (including the supplementary notes) on pages 1 to 121 and 140 to 155 ('the Forms'); and
- the statements required by IPRU(INS) rule 9.25, 9.26, 9.27 and 9.29 on pages 122 to 127 ('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 128 to 139 and
- the certificate required by IPRU(INS) rule 9.34 on page 156.

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 a direction treated as being issued under section 138A of the Financial Services and Markets Act 2000 on 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.

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

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2013**

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
London

27th March 2014

- 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.