

# **Aviva International 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 International Insurance Limited

Year ended 31st December 2013

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**Statement of solvency - general insurance business****Form 1**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2013**

Adjusted solo solvency calculation

R1	Company registration number <b>21487</b>	GL/UK/CM <b>GL</b>	Period ended			units <b>£000</b>
			day	month	year	
			<b>31</b>	<b>12</b>	<b>2013</b>	
			As at end of this financial year			As at end of the previous year
			<b>1</b>			<b>2</b>

**Capital resources**

Capital resources arising outside the long-term insurance fund	<b>11</b>	3083631	7994377
Capital resources allocated towards long-term insurance business arising outside the long-term insurance fund	<b>12</b>		
Capital resources available to cover general insurance business capital resources requirement (11-12)	<b>13</b>	3083631	7994377

**Guarantee fund**

Guarantee fund requirement	<b>21</b>	7112	4952718
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	3076519	3041659

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	3431	4355
Base capital resources requirement	<b>33</b>	3146	2984
Individual minimum capital requirement	<b>34</b>	3431	4355
Capital requirements of regulated related undertakings	<b>35</b>	5968	4951266
Minimum capital requirement (34+35)	<b>36</b>	9399	4955621
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	3078931	5516566
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	3076582	4277661

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	9399	4955621
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	3074232	3038756

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	<b>51</b>	356000	664000
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**Components of capital resources****Form 3  
(Sheet 1)**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2013**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R3	21487	GL	31	12	2013	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year			Total as at the end of the previous year	
	1	2	3			4	

**Core tier one capital**

Permanent share capital	<b>11</b>	100000		100000	100000
Profit and loss account and other reserves	<b>12</b>	3031000		3031000	16000000
Share premium account	<b>13</b>				
Positive valuation differences	<b>14</b>				
Fund for future appropriations	<b>15</b>				
Core tier one capital in related undertakings	<b>16</b>	3839		3839	(2859000)
Core tier one capital (sum of 11 to 16)	<b>19</b>	3134839		3134839	13241000

**Tier one waivers**

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

**Other tier one capital**

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

<b>Total tier one capital before deductions</b> (19+24+25+26+27+28)	<b>31</b>	3134839		3134839	13241000
Investments in own shares	<b>32</b>				
Intangible assets	<b>33</b>				
Amounts deducted from technical provisions for discounting	<b>34</b>				
Other negative valuation differences	<b>35</b>	863		863	849
Deductions in related undertakings	<b>36</b>	(114501)		(114501)	(633106)
Deductions from tier one (32 to 36)	<b>37</b>	(113638)		(113638)	(632257)
<b>Total tier one capital after deductions</b> (31-37)	<b>39</b>	3248477		3248477	13873257

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

Global business

Financial year ended **31st December 2013**

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

**Tier two capital**

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

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

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

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

Global business

Financial year ended **31st December 2013**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R3	21487	GL	31	12	2013	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year		Total as at the end of the previous year		
	1	2	3		4		

**Total capital resources**

Positive adjustments for regulated non-insurance related undertakings	<b>71</b>				
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	3248477		3248477	13915857
Inadmissible assets other than intangibles and own shares	<b>73</b>	42400		42400	600067
Assets in excess of market risk and counterparty limits	<b>74</b>	122446		122446	5321413
Deductions for related ancillary services undertakings	<b>75</b>				
Deductions for regulated non-insurance related undertakings	<b>76</b>				
Deductions of ineligible surplus capital	<b>77</b>				
<b>Total capital resources after deductions (72-73-74-75-76-77)</b>	<b>79</b>	3083631		3083631	7994377

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

Available capital resources for guarantee fund requirement	<b>81</b>	3083631		3083631	7994377
Available capital resources for 50% MCR requirement	<b>82</b>	3083631		3083631	7994377
Available capital resources for 75% MCR requirement	<b>83</b>	3083631		3083631	7994377

**Financial engineering adjustments**

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

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

Form 11

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2013**

General insurance business

		Company registration number	GL/UK/CM	Period ended			units
		R11	21487	GL	day	month	year
					31	12	2013
							£000
				This financial year		Previous year	
				1		2	
Gross premiums written		11			6184		40238
Premiums taxes and levies (included in line 11)		12					
Premiums written net of taxes and levies (11-12)		13			6184		40238
Premiums for classes 11, 12 or 13 (included in line 13)		14					
Premiums for "actuarial health insurance" (included in line 13)		15					
<b>Sub-total A</b> (13 + 1/2 14 - 2/3 15)		16			6184		40238
Gross premiums earned		21			6854		39297
Premium taxes and levies (included in line 21)		22					
Premiums earned net of taxes and levies (21-22)		23			6854		39297
Premiums for classes 11, 12 or 13 (included in line 23)		24					
Premiums for "actuarial health insurance" (included in line 23)		25					
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)		26			6854		39297
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		30			6854		40238
<b>Adjusted sub-total I</b> if financial year is not a 12 month period to produce an annual figure		31					
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32			1234		7243
	Excess (if any) over 61.3M EURO x 0.02	33					
<b>Sub-total J</b> (32-33)		34			1234		7243
Claims paid in period of 3 financial years		41			5925		533
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42					
	For insurance business accounted for on an accident year basis	43			29900		27571
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44					
	For insurance business accounted for on an accident year basis	45					
<b>Sub-total C</b> (41+42+43-44-45)		46			35825		28104
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47			19185		11354
<b>Sub-total D</b> (46-47)		48			16640		16750
<b>Reinsurance ratio</b> (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49			0.50		0.60
<b>Premiums amount</b> (Sub-total J x <b>reinsurance ratio</b> )		50			617		4317
Provisions for claims outstanding (before discounting and net of reinsurance)		51			12860		16324
Provisions for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52					
Brought forward amount (see instruction 4)		53			3431		
Greater of lines 50 and 53		54			3431		4317

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

Form 12

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2013**

General insurance business

		Company registration number	GL/UK/CM	Period ended			units
		R12	21487	GL	day	month	year
					31	12	2013
							£000
				This financial year		Previous year	
				1		2	
Reference period (No. of months) See <i>INSPRU</i> 1.1.63R		11		24		12	
Claims paid in reference period		21		5925		533	
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22					
	For insurance business accounted for on an accident year basis	23		29900		27571	
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24					
	For insurance business accounted for on an accident year basis	25					
Claims incurred in reference period (21+22+23-24-25)		26		35825		28104	
Claims incurred for classes 11, 12 or 13 (included in 26)		27					
Claims incurred for "actuarial health insurance" (included in 26)		28					
<b>Sub-total E</b> (26 + 1/2 27 - 2/3 28)		29		35825		28104	
<b>Sub-total F</b> - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31		17913		28104	
Division of sub-total F (gross adjusted claims amount)	X 0.26	32		4657		7307	
	Excess (if any) over 42.9M EURO x 0.03	33					
<b>Sub-total G</b> (32 - 33)		39		4657		7307	
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41		2329		4355	
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42		3431		4317	
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43		3431		4355	



**Analysis of admissible assets****Form 13  
(Sheet 1)**Name of insurer **Aviva International 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	21487	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					

**Investments in group undertakings and participating interests**

UK insurance dependants	shares	<b>21</b>		
	debts and loans	<b>22</b>		
Other insurance dependants	shares	<b>23</b>	10900	3193720
	debts and loans	<b>24</b>		
Non-insurance dependants	shares	<b>25</b>	49013	484807
	debts and loans	<b>26</b>		
Other group undertakings	shares	<b>27</b>		
	debts and loans	<b>28</b>	3039000	
Participating interests	shares	<b>29</b>		
	debts and loans	<b>30</b>		

**Other financial investments**

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

**Analysis of admissible assets****Form 13  
(Sheet 2)**Name of insurer **Aviva International 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	21487	GL	31	12	2013	£000	1
					As at end of this financial year			As at end of the previous year	
					1			2	
Deposits with ceding undertakings				57					
Assets held to match linked liabilities	Index linked			58					
	Property linked			59					

**Reinsurers' share of technical provisions**

Provision for unearned premiums	<b>60</b>	274	941
Claims outstanding	<b>61</b>	17040	11247
Provision for unexpired risks	<b>62</b>		
Other	<b>63</b>		

**Debtors and salvage**

Direct insurance business	Policyholders	<b>71</b>		
	Intermediaries	<b>72</b>		14446
Salvage and subrogation recoveries		<b>73</b>		
Reinsurance	Accepted	<b>74</b>		
	Ceded	<b>75</b>		
Dependants	due in 12 months or less	<b>76</b>	24700	25500
	due in more than 12 months	<b>77</b>		
Other	due in 12 months or less	<b>78</b>		
	due in more than 12 months	<b>79</b>		

**Other assets**

Tangible assets	<b>80</b>		
Deposits not subject to time restriction on withdrawal with approved institutions	<b>81</b>		300
Cash in hand	<b>82</b>		
Other assets (particulars to be specified by way of supplementary note)	<b>83</b>		1900
Accrued interest and rent	<b>84</b>		
Deferred acquisition costs (general business only)	<b>85</b>		
Other prepayments and accrued income	<b>86</b>	98	

Deductions from the aggregate value of assets	<b>87</b>		586367
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Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	<b>89</b>	3141025	3146594
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**Analysis of admissible assets****Form 13  
(Sheet 3)**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 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	21487	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)	<b>91</b>	3141025	3146594
Admissible assets in excess of market and counterparty limits	<b>92</b>	122446	5321413
Inadmissible assets directly held	<b>93</b>	42200	85100
Capital resources requirement deduction of regulated related undertakings	<b>94</b>	5968	4951266
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	<b>95</b>		353500
Inadmissible assets of regulated related undertakings	<b>96</b>	7558	2473267
Book value of related ancillary services undertakings	<b>97</b>		
Other differences in the valuation of assets (other than for assets not valued above)	<b>98</b>	(125698)	(128506)
Deferred acquisition costs excluded from line 89	<b>99</b>		
Reinsurers' share of technical provisions excluded from line 89	<b>100</b>		
Other asset adjustments (may be negative)	<b>101</b>		
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)	<b>102</b>	3193499	16202634
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	<b>103</b>	5800	400

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

Global business

Financial year ended **31st December 2013**

R15	Company registration number 21487	GL/UK/CM GL	Period ended			units £000
			day	month	year	
			31	12	2013	
			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	308	941
Claims outstanding		12	29900	27571
Provision for unexpired risks		13		
Equalisation provisions	Credit business	14		
	Other than credit business	15	863	849
Other technical provisions		16		
Total gross technical provisions (11 to 16)		19	31071	29361

**Provisions and creditors**

Provisions	Taxation	21		
	Other risks and charges	22		
Deposits received from reinsurers		31		
Creditors	Direct insurance business	41		
	Reinsurance accepted	42		
	Reinsurance ceded	43	1095	4571
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions		46		
Creditors	Taxation	47	27273	
	Foreseeable dividend	48		
	Other	49		69251
Accruals and deferred income		51	3923	300
Total (19 to 51)		59	63362	103483
Provision for "reasonably foreseeable adverse variations"		61		
Cumulative preference share capital		62		
Subordinated loan capital		63		
Total (59 to 63)		69	63362	103483

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71	100	67100
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Amounts deducted from technical provisions for discounting	82		
Other adjustments (may be negative)	83	(863)	(849)
Capital and reserves	84	3131000	16100000
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	3193499	16202634

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

Global business

Financial year ended **31st December 2013**

		Company registration number	GL/UK/CM	Period ended			units	
		R16	21487	GL	31 day	12 month	2013 year	£000
				This financial year		Previous year		
				1		2		
Transfer (to) / from the general insurance business technical account	From Form 20	11	(737)		5878			
	Equalisation provisions	12	(14)		(849)			
Transfer from the long term insurance business revenue account		13						
Investment income	Income	14	130264		966810			
	Value re-adjustments on investments	15						
	Gains on the realisation of investments	16						
Investment charges	Investment management charges, including interest	17			14780			
	Value re-adjustments on investments	18						
	Loss on the realisation of investments	19						
Allocated investment return transferred to the general insurance business technical account		20						
Other income and charges (particulars to be specified by way of supplementary note)		21	2756778		(7280)			
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29	2886291		949779			
Tax on profit or loss on ordinary activities		31	28992		(1400)			
Profit or loss on ordinary activities after tax (29-31)		39	2857299		951179			
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	2857299		951179			
Dividends (paid or foreseeable)		51	13091313		950000			
Profit or loss retained for the financial year (49-51)		59	(10234014)		1179			

## General insurance business - summary of business carried on

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

Global business

Financial year ended **31st December 2013**

			Company registration number	GL/UK/CM	Period ended			units	
			R20A	21487	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			
001	Total business	1	6184	13547	16353	308			
002	Total primary (direct) and facultative business	2							
003	Total treaty reinsurance accepted business	3	6184	13547	16353	308			
110	Total primary (direct) and facultative accident & health (category numbers 111 to 114)	4							
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5							
160	Primary (direct) and facultative household and domestic all risks.	6							
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7							
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8							
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9							
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10							
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11							
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12							
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13							
350	Total primary (direct) and facultative goods in transit	14							
400	Miscellaneous primary (direct) and facultative business	15							
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	16	6843	7054	6771	308			
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17	(659)	6493	9582				
700	Miscellaneous treaty reinsurance accepted business	18							
	Total (lines 4 to 18)	20	6184	13547	16353	308			

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

Global business

Financial year ended **31st December 2013**

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

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

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

## General insurance business - summary of business carried on

Form 20A

(Sheet 3)

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2013**

			Company registration number	GL/UK/CM	Period ended			units	
			R20A	21487	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: AVIATION, MARINE and TRANSPORT**

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

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

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

510	Non-proportional accident & health	81					
520	Non-proportional motor	82	2422	3221	4085		
530	Non-proportional aviation	83					
540	Non-proportional marine	84	1376	1301	1652		
550	Non-proportional transport	85					
560	Non-proportional property	86	3045	2532	1034	308	
570	Non-proportional liability (non-motor)	87					
580	Non-proportional financial lines	88					
590	Non-proportional aggregate cover	89					

**PROPORTIONAL TREATY**

610	Proportional accident & health	91					
620	Proportional motor	92					
630	Proportional aviation	93					
640	Proportional marine	94					
650	Proportional transport	95					
660	Proportional property	96	(659)	6493	9582		
670	Proportional liability (non-motor)	97					
680	Proportional financial lines	98					
690	Proportional aggregate cover	99					

**TREATY REINSURANCE: MISCELLANEOUS**

700	Miscellaneous treaty reinsurance accepted business	101					
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TOTAL (lines 21 to 101)	111	6184	13547	16353	308		
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## General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

**Total Business**

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	21487	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	(285)		28240	
	Claims incurred (22. 17. 4)				12			16750	
	Claims management costs (22. 18. 4)				13				
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17			5612	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(285)		5878	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21				
	Claims incurred (22. 13. 4)				22				
	Claims management costs (22. 14. 4)				23				
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	452			
	Balance (21-22-23+24+25-26)				29	(452)			
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	(737)		5878	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(737)		5878	

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

Form 20

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	21487	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	(285)		28240		
	Claims incurred (22. 17. 4)			12			16750		
	Claims management costs (22. 18. 4)			13					
	Adjustment for discounting (22. 52. 4)			14					
	Increase in provision for unexpired risks (22. 19. 4)			15					
	Other technical income or charges (particulars to be specified by way of supplementary note)			16					
	Net operating expenses (22. 42. 4)			17			5612		
	Balance of year's underwriting (11-12-13+14-15+16-17)			19	(285)		5878		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21					
	Claims incurred (22. 13. 4)			22					
	Claims management costs (22. 14. 4)			23					
	Adjustment for discounting (22. 51. 4)			24					
	Other technical income or charges (particulars to be specified by way of supplementary note)			25					
	Net operating expenses (22. 41. 4)			26	452				
	Balance (21-22-23+24+25-26)			29	(452)				
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	(737)		5878		
Allocated investment return				51					
Transfer to non-technical account (49+51)				59	(737)		5878		

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

Form 20

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	21487	GL	31	12	2013	£000	500
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	243		14	
	Claims incurred (22. 17. 4)				12				
	Claims management costs (22. 18. 4)				13				
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17				
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	243		14	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21				
	Claims incurred (22. 13. 4)				22				
	Claims management costs (22. 14. 4)				23				
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	560			
	Balance (21-22-23+24+25-26)				29	(560)			
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	(317)		14	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(317)		14	

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

Form 20

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 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	21487	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	(528)		28226	
	Claims incurred (22. 17. 4)				12			16750	
	Claims management costs (22. 18. 4)				13				
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17			5612	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(528)		5864	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21				
	Claims incurred (22. 13. 4)				22				
	Claims management costs (22. 14. 4)				23				
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	(108)			
	Balance (21-22-23+24+25-26)				29	108			
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	(420)		5864	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(420)		5864	

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

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

**Total Business**

Total Business				Company registration number		GL/UK/CM	Period ended			units	Category number
				day	month		year				
				R21	21487	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									
			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	(660)		(132)		(528)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13									
	For periods of 12 months	14	6536	308	6293	274	243	34			
	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	978		978						
Total (12 to 16)		19	6854	308	7139	274	(285)	34			

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

Global business

Financial year ended **31st December 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	21487	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	(660)		(132)		(528)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13									
	For periods of 12 months	14	6536	308	6293	274	243	34			
	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	978	978						
Total (12 to 16)		19	6854	308	7139	274	(285)	34			

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

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

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

Total Non-Proportional Reinsurance Treaty Business accepted					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	21487	GL	31	12	2013	£000	500
Premiums receivable during the financial year		Gross premiums written			Reinsurers' share			Net of reinsurance				
		Earned in previous financial years			Earned in previous financial years			Earned in previous financial years				
		1			3			5				
In respect of risks incepted in previous financial years	11											
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year					
		1	2	3	4	5	6					
In respect of risks incepted in previous financial years	12											
In respect of risks incepted in this financial year	For periods of less than 12 months	13										
	For periods of 12 months	14	6536	308	6293	274	243	34				
	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	82		82							
Total (12 to 16)		19	6618	308	6375	274	243	34				

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

Global business

Financial year ended **31st December 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	21487	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	(660)		(132)		(528)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13									
	For periods of 12 months	14									
	For periods of more than 12 months	15									
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	896		896						
Total (12 to 16)		19	236		764		(528)				



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

Form 22

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

**Total Business**

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	21487	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	27461		5392		23940		1871	
	Reinsurers' share	12	11238		2029		11080		1871	
	Net (11-12)	13	16223		3363		12860			
	Claims management costs	14								
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15					5960		5960	
	Reinsurers' share	16					5960		5960	
	Net (15-16)	17								
	Claims management costs	18								
Provision for unexpired risks		19								
Net operating expenses	Commissions	21			(108)				(108)	
	Other acquisition expenses	22								
	Administrative expenses	23			560				560	
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29			452				452	
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			452				452	
	This financial year	42								
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

Form 22

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	21487	GL	31	12	2013	£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	27461		5392		23940		1871	
	Reinsurers' share	12	11238		2029		11080		1871	
	Net (11-12)	13	16223		3363		12860			
	Claims management costs	14								
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15					5960		5960	
	Reinsurers' share	16					5960		5960	
	Net (15-16)	17								
	Claims management costs	18								
Provision for unexpired risks		19								
Net operating expenses	Commissions	21			(108)				(108)	
	Other acquisition expenses	22								
	Administrative expenses	23			560				560	
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29			452				452	
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			452				452	
	This financial year	42								
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

Form 22

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

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

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	21487	GL	31	12	2013	£000	500
				Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year			Amount attributable to this financial year	
				1	2	3			4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	7182	1188	7865	1871				
	Reinsurers' share	12	7182	1188	7865	1871				
	Net (11-12)	13								
	Claims management costs	14								
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			5960	5960				
	Reinsurers' share	16			5960	5960				
	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		560		560				
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29		560		560				
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		560				560		
	This financial year	42								
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

Form 22

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 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	21487	GL	31	12	2013	£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	20279		4204		16075			
	Reinsurers' share	12	4056		841		3215			
	Net (11-12)	13	16223		3363		12860			
	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			(108)				(108)	
	Other acquisition expenses	22								
	Administrative expenses	23								
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29			(108)				(108)	
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			(108)				(108)	
	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**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

**Total 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											(285)		
12	2012	12	401	16020		3363	5195	7665	792	15431			26788	1.3	62.1
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													
Reconciliation		22													
Total (11 to 22)		29				3363	5195	7665	792	15431					

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

Form 23

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

Company registration number															GL/UK/CM			Period ended			units	Category number	
															day	month	year						
R23															21487		GL		31	12	2013	£000	003
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											(285)										
12	2012	12	401	16020		3363	5195	7665	792	15431			26788	1.3	62.1								
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																					
Reconciliation		22																					
Total (11 to 22)		29				3363	5195	7665	792	15431													

**General insurance business (accident year accounting): Analysis of net claims and premiums****Form 23**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

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

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	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											243		
12	2012	12											14		
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													
Reconciliation		22													
Total (11 to 22)		29													

**General insurance business (accident year accounting): Analysis of net claims and premiums****Form 23**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

Company registration number															GL/UK/CM			Period ended			units	Category number
															day	month	year					
R23															21487		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										(528)										
12	2012	12	401	16020		3363	5195	7665	792	15431		26774	1.3	62.1								
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																				
Reconciliation		22																				
Total (11 to 22)		29				3363	5195	7665	792	15431												



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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **Euro**Financial year ended **31st December 2013**

PRA general insurance business reporting category

**Non-proportional motor**

									Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
									R26	21487	GL	31	12	2013	000	520	EUR
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 %		
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											22				
12	2012	12											8				
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															
Reconciliation		22															
Total (11 to 22)		29															

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

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

PRA general insurance business reporting category

**Non-proportional marine**

										Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
										R26	21487	GL	31	12	2013	000	540	GBP
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 %			
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											55					
12	2012	12											4					
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																
Reconciliation		22																
Total (11 to 22)		29																

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **Euro**Financial year ended **31st December 2013**

PRA general insurance business reporting category

**Non-proportional property**

										Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
										R26	21487	GL	31	12	2013	000	560	EUR
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 %			
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											177					
12	2012	12											4					
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																
Reconciliation		22																
Total (11 to 22)		29																

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

Form 26

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2013**

PRA general insurance business reporting category

**Proportional property**

										Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
										R26	21487	GL	31	12	2013	000	660	USD
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 %			
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											(818)					
12	2012	12	665	26534		5233	8604	12697	1295	25239			44346		61.3			
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																
Reconciliation		22																
Total (11 to 22)		29				5233	8604	12697	1295	25239								

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **Euro**Financial year ended **31st December 2013**

PRA general insurance business reporting category

**Non-proportional motor**

										Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
										R27	21487	GL	31	12	2013	000	520	EUR
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 %			
Month	Year						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2013	11					1488	2506			3994		2680		149.0			
12	2012	12		3670		1137	2384	2404	2450	1220	2255		1624	61.4	364.8			
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																
Reconciliation		22																
Total (11 to 22)		29				1137	3872	4910	2450	1220	6249							

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

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

PRA general insurance business reporting category

**Non-proportional marine**

									Company registration number		GL/UK/CM		Period ended			Monetary units	Category number	Currency code
									R27	21487		GL	31	12	2013	000	540	GBP
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 %			
Month	Year						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2013	11						888			888		1376		64.5			
12	2012	12		2371		241	1301	764	1482	889	(65)		1083	(2.7)	212.9			
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																
Reconciliation		22																
Total (11 to 22)		29				241	1301	1652	1482	889	823							

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **Euro**Financial year ended **31st December 2013**

PRA general insurance business reporting category

**Non-proportional property**

										Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
										R27	21487	GL	31	12	2013	000	560	EUR
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 %			
Month	Year		1	2	3	4	Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)	9	10	11	12		13		
12	2013	11					995	1107			2102		2760		76.2			
12	2012	12		2242			2048	136	1424	818	(58)		1039	(2.6)	210.2			
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																
Reconciliation		22																
Total (11 to 22)		29					3043	1243	1424	818	2044							

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

Form 27

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2013**

PRA general insurance business reporting category

**Proportional property**

									Company registration number		GL/UK/CM		Period ended			Monetary units	Category number	Currency code
									R27	21487	GL	31	12	2013	000	660	USD	
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 %			
Month	Year						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2013	11											366					
12	2012	12	832	33169		6543	10755	15871	1619	31550			56232		60.5			
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																
Reconciliation		22																
Total (11 to 22)		29				6543	10755	15871	1619	31550								



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

Global business

Financial year ended **31st December 2013**

		Company registration number	GL/UK/CM	Period ended		
				day	month	year
		<b>R36</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>
					<b>2013</b>	
Name of currency		Currency code		no. of units to £ sterling		
Euro		EUR		1.202000		
US dollar		USD		1.656300		

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

Global business

Financial year ended **31st December 2013**

		Company registration number		GL/UK/CM		Period ended			units
		R37	21487	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	
<b>Calculation of the maximum provision</b>									
Total net premiums written in the previous 4 years	11	28226				14			
Net premiums written in the current year	12	(528)				277			
Maximum provision	13	2770				109	2879		

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

Equalisation provision brought forward	21						849		
Transfers in	22	(16)				30	14		
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						863		
Excess, if any, of 26 over 13	27								
Equalisation provision carried forward (26-27)	28						863		
Transfer in/(out) for financial year (28-21)	29						14		

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

Global business

Financial year ended **31st December 2013**

		Company registration number		GL/UK/CM	Period ended			units
		R38	21487	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)		
Other than credit business		1	2	3	4	5		
Net premiums earned	11	(528)				243		
Claims incurred net of reinsurance	12							
Trigger claims value	13					243		
Abnormal loss	19							
Trigger claims ratio		72.5 %	72.5 %	95 %	25 %	100 %		

**Credit business**

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

Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return****Aviva International Insurance Limited****Global business****Financial year ended 31st December 2013****\*0101\* MODIFICATION TO THE RETURN**

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

The return was modified by a direction under section 148 of the Financial Services and Markets Act 2000 made on 4th January 2013. The direction allows the firm to increase the limit for its unlisted subsidiaries valued at market value to 1.5% of the firm's general business amount where part of the exposure would otherwise fall within INSPRU 2.1.22R(3)(c)(ii). The value recognised is limited to 80% of the full market value.

**RESTRUCTURING**

During the year, a major restructuring was completed which had economic effect from 1st January 2013. Prior to the restructure, the Company was the holding company of a principal subsidiary, Aviva Insurance Limited, which transacts general insurance and reinsurance business through subsidiaries and branches in the UK and throughout the world, as well as transacting a small amount of external reinsurance business. As a result of the restructuring, the Company disposed of Aviva Insurance Limited to the Company's parent, Aviva Group Holdings Limited, for consideration of a long term secured loan. The loan is secured by a legal charge against the ordinary share capital of Aviva Insurance Limited. The credit risk arising from Aviva Group counterparties failing to meet all or part of their obligations is considered remote. As a result of the transaction, investment in the subsidiary in 2012 has been replaced by the solvency value of the secured loan in 2013 with no impact on the solvency surplus of the Company.

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

	<b>2013</b>	<b>2012</b>
	<b>£000</b>	<b>£000</b>
Total admissible assets (Form 13, line 89)	3,141,025	3,146,594
Total liabilities (Form 15, line 69)	(63,362)	(103,483)
Net admissible assets	3,077,663	3,043,111
Add back capital requirement of regulated related undertakings	5,968	4,951,266
	3,083,631	7,994,377
 Total capital resources after deductions (Form 3, line 79)	 3,083,631	 7,994,377

**\*0310\* VALUATION DIFFERENCES**

At 31st December 2013, line 35 was £863k which relates to the equalisation provision gross of deferred taxes.

Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return****Aviva International Insurance Limited****Global business****Financial year ended 31st December 2013****\*0313\* PROFIT AND LOSS ACCOUNT AND OTHER RESERVES RECONCILIATION**

	<b>2013 £000</b>
Opening profit and loss account and other reserves (Form 3, line 12)	16,000,000
Less:	
IFRS fair value losses on investment in subsidiaries	(2,735,000)
Loss retained for the financial year (Form 16, line 59)	(10,234,014)
Add:	
Movement on equalisation provision	14
Profit and loss account and other reserves (Form 3, line 12)	<u>3,031,000</u>

**\*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	£nil (2012 £nil)
2. Listed investments which are not readily realisable	£nil (2012 £nil)
3. Holdings in non-authorised collective investment schemes	£nil (2012 £nil)
4. Reversionary interests or remainders in property other than land and buildings	£nil (2012 £nil)

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

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

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

The maximum shareholder counterparty exposure to any non-sovereign counterparty permitted by the Group's Credit Limit Framework during 2013 was £865m. This amount was not exceeded by any of the counterparty exposures within Aviva International Insurance Limited's portfolio.

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

No adjustment or provision is required in respect of a provision for reasonably foreseeable adverse variations pursuant to GENPRU 1.3.30R to 1.3.33R or INSPRU 3.2.17R to 3.2.18R. Management has considered current market conditions when valuing investments in accordance with IFRS. No derivative contracts were held at 31st December 2013.

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva International Insurance Limited

#### Global business

#### Financial year ended 31st December 2013

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

- a) There are a number of charges registered against Aviva International Insurance Limited ("All") and against subsidiaries within All, some of which have been registered at Companies House. These charges relate to letters of credit, 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 has no un-provided capital gains tax liability. There are significant capital losses not currently provided within the UK Group which are available for use against a capital gain if one were to arise.
- c) The Company has no contingent liabilities in relation to uncertainty over claims provisions or asbestos, pollution and social environmental hazards.
- d) The Company has guaranteed the payment of the principal, and interest thereon, of the following bonds issued by its ultimate parent company, Aviva plc:
  - 9.5% guaranteed bonds 2016, £200m

The Company has provided guarantees for the obligations of Aviva International Holdings Limited under Shareholders Agreements entered into with banks and third parties of £156m.

- e) There are no other fundamental uncertainties.

##### \*1507\* GROSS EQUALISATION PROVISIONS

At 31st December 2013, other adjustments comprised of claims equalisation provision of £863k (2012: £849k).

##### \*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.

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

Other income and charges comprises:

	<b>2013</b>	<b>2012</b>
	<b>£000</b>	<b>£000</b>
Impairment of investment in subsidiaries	-	(9,300)
Profit on disposal of subsidiaries	2,755,184	-
Loss on disposal of joint ventures	(3,000)	
Financial guarantee income	1,124	2,020
Sale of art work	3,482	-
Valuation expense	(12)	-
Total (Form 16 Line 21)	<u>2,756,778</u>	<u>(7,280)</u>

Profit on disposal of subsidiaries arose as a result of the transfer of the Company's principal subsidiary, Aviva Insurance Limited, to the Company's parent, Aviva Group Holdings Limited, as per supplementary note 0101.

Returns under the Accounts and Statements Rules

## Supplementary Notes to the Return

### Aviva International Insurance Limited

#### Global business

#### Financial year ended 31st December 2013

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

In accordance with rule 9.14B, for all contracts of insurance, the Company has allocated its business to the single risk category that best describes the risk covered by the contract of insurance.

##### \*20Ab\* RISKS OF DEATH OR INJURY TO PASSENGERS

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

##### \*20Ae\* CATEGORY NUMBER 002

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

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

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

Risk category	Overseas business			Home foreign business	Other UK business	Total
	Italy	Poland	USA			
520 - Non-proportional motor	1,760	662	-	-	-	2,422
540 - Non-proportional marine	1,289	87	-	-	-	1,376
560 - Non-proportional property	1,509	1,536	-	-	-	3,045
660 - Proportional property	-	-	(659)	-	-	(659)
Total	4,558	2,285	(659)	-	-	6,184

##### \*20Aj\* UNUSED AUTHORISATION CLASSES

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

##### \*2000\* \*2400\* FORMS OMITTED

Forms 20 (Category numbers 002 and 330) and 24 have been omitted because they would otherwise be blank.

Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return****Aviva International Insurance Limited****Global business****Financial year ended 31st December 2013****\*2007\* MATERIAL CONNECTED PARTY TRANSACTIONS (RULE 9.39)****INTRA-GROUP INSURANCE AND REINSURANCE CONTRACTS**

The following table material intra-group contracts were written during 2013:

<b>Transacting counterparty</b>	<b>Relationship</b>	<b>Gross premiums</b>	<b>Profit</b>	<b>Receivable at year-end</b>
		£'000	£'000	£'000
Aviva Italia S.p.A (Italy)	Fellow subsidiary	4,558	105	144
Aviva Towarzystwo Ubezpieczen Ogolnych SA (Poland)	Fellow subsidiary	2,285	138	161

During 2013, Aviva International Insurance Limited purchased reinsurance protection from Aviva Re Ltd costing £5.4m (2012: £3.2m). Profit on this contract totalled £0.2m (2012: £3.4m). Balances due from Aviva Re Ltd as at 31st December 2013 totalled £nil (2012: £6.6m).

**CAPITAL AND OTHER FUNDING**

In February 2013, the Company provided a secured loan to Aviva Group Holdings Limited, its parent company, of £15,942m. This loan accrues interest at 308 base points above 12 month LIBOR, with settlement to be received in cash at maturity in December 2042. As at 31 December 2013 the loan balance outstanding was £3,039m (2012: £nil). This facility has been secured by a legal charge against the ordinary share capital of Aviva Insurance Limited.

The following material dividend transactions took place during 2013:

<b>Received By</b>	<b>Paid By</b>	<b>Relationship</b>	<b>Amount £m</b>	<b>Transaction</b>
Aviva International Insurance Ltd	Aviva Powszechne Towarzystwo Emerytalne Aviva BZ WBK SA (Poland Pensions)	Company/ Subsidiary	5.3	Dividend
Aviva International Insurance Ltd	BZ WBK - Aviva Towarzystwo Ubezpieczen Ogolnych SA (Poland)	Company/ Subsidiary	1.0	Dividend
Aviva Group Holdings Ltd	Aviva International Insurance Ltd	Parent/ Company	13,091	Dividend

**\*2101\* \*2201\* \*2301\* BROUGHT FORWARD AMOUNTS**

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



Returns under the Accounts and Statements Rules

## **Supplementary Notes to the Return**

### **Aviva International Insurance Limited**

#### **Global business**

#### **Financial year ended 31st December 2013**

##### **\*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**

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

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

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

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

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

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

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

**Global business**

**Financial year ended**    **31st December 2013**

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

<b>Reinsurer details As required by rule 9.25; (Para 1(a))</b>	<b>Connection  (Para 1(b))</b>	<b>Prop. RI Treaties  (Para 1(c)(i)) £000</b>	<b>Non Prop. RI Treaties  (Para 1(c)(ii)) £000</b>	<b>Debts O/S  (Para 1(d))  £000</b>	<b>Deposits Rec.d  (Para 1(e))  £000</b>	<b>Antic. Recov.  (Para 1(f))  £000</b>	<b>Comments</b>
Tower Insurance Company Of New York 120 Broadway New York NY 10271	None	(132)	-	-	-	3,215	includes IBNR
Aviva Re Limited Canon's Court 22 Victoria Street Hamilton HM EX Bermuda	Controlled by Aviva plc	-	5,445	-	-	12,633	includes IBNR
Endurance Speciality Insurance Ltd Wellesley House 90 Pitts Bay Road Pembroke HM 08 Bermuda	None	-	421			769	includes IBNR

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

**Global business**

**Financial year ended**    **31st December 2013**

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

There are no major facultative reinsurers.

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

**Global business**

**Financial year ended**    **31st December 2013**

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

There are no major cedants.

## Returns under the Accounts and Statements Rules

**Statement of additional information on derivative contracts required by rule 9.29 of the Accounts and Statements Rules.****Aviva International Insurance Limited****Global business****Financial Year ended 31st December 2013**

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

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

(i) Futures

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

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

(ii) Options

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

(iii) Swaps

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

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

Returns under the Accounts and Statements Rules

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

**Aviva International Insurance Limited**

**Global business**

**Financial year ended 31st December 2013**

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

At 31st December 2013, Aviva plc held all the issued share capital of Aviva Group Holdings Limited, and Aviva Group Holdings Limited held all of the issued share capital in the Company.

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

**Global business**

**Financial year ended**    **31st December 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 (Italy)
- 1.2: Group Catastrophe Excess of Loss Reinsurance Programme (Poland)

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

- 2.1: Aviva Property Per Risk Excess of Loss Programme (Italy Layers)
- 2.2: Aviva Property Per Risk Excess of Loss Programme (Poland Layers)
- 2.3: Aviva Property Per Risk Excess of Loss Programme (Italy Layer 1)
- 2.4: Aviva Property Per Risk Excess of Loss Programme (Poland Layer 1)
- 2.5: Aviva Property Per Risk Excess of Loss Programme (Italy Layer 2)
- 2.6: Aviva Property Per Risk Excess of Loss Programme (Poland Layer 2)
- 2.7: Aviva Property Per Risk Excess of Loss Programme (Italy Layer 3)
- 2.8: Aviva Property Per Risk Excess of Loss Programme (Poland Layer 3)

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

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

### **4. Marine Covers**

- 4.1: Aviva Marine Excess of Loss Programme (Italy Layers)

### **5. Personal Accident Covers**

- 5.1: Aviva PA Excess of Loss Programme (Italy Layer 1-3)
- 5.2: Aviva PA Excess of Loss Programme (Italy Layer 4)
- 5.3: Aviva Casualty Excess of Loss Programme (Poland treaty 1)
- 5.4: Aviva Casualty Excess of Loss Programme (Poland treaty 2)

### **6. Maximum net probable losses**

### **7. Reinsurance Premiums Analysis**

**Name of insurer**                **Aviva International 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 (Italy)**

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

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

Business Reinsured:              Italian business portfolio

From Ground up Cover   -      €63.0m

Deductible                         -      €10.0m

Reinstatements                   -      1 free reinstatement

Comments                         -      None

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

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

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

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

Business Reinsured                Polish business portfolio

From Ground up Cover   -      €40.0m

Deductible                         -      €10.0m

Reinstatements                   -      1 free reinstatement

Comments                         -      None

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

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**Name of insurer**                **Aviva International 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 Risk Cover**

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

Type of Business Covered:	Commercial Property, Engineering and Contract Works insurance and reinsurance
Type of Cover:	Property Per Risk Excess of Loss Reinsurance
Business Reinsured	Italian business portfolio
From Ground up Cover	- €10.0m
Deductible	- €0.5m
Reinstatements	- Layer 1 = 2 free reinstatements Layer 2 = 2 reinstatements @ 100% premium Layer 3 = 3 reinstatements @ 100% premium Layer 4 = 2 reinstatements @ 100% premium Layer 5 = 1 free reinstatement
Comments	- None
Period of Cover:	01/01/2013 - 31/12/2013

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

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	Polish business portfolio
From Ground up Cover	- €10.0m
Deductible	- €0.75m
Reinstatements	Layer 1 = 2 reinstatements – 1 free; 1 @ 50% premium Layer 2 = 2 reinstatements – 1 free; 1 @ 50% premium Layer 3 = 2 reinstatements – 1 @ 50% premium; 1 @ 100% premium Layer 4 = 1 reinstatement @ 100% premium
Comments	- None
Period of Cover:	01/01/2013 - 31/12/2013

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**Name of insurer**                      **Aviva International 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 Per Risk Excess of Loss Programme (Italy)**

Type of Business Covered:	Commercial Property, Engineering and Contract Works insurance and reinsurance
Type of Cover:	Property Per Risk Excess of Loss Reinsurance
Business Reinsured	Italian business portfolio
From Ground up Cover	- €25.0m
Deductible	- €10.0m
Reinstatements	- 4 free reinstatement
Comments	- None
Period of Cover:	01/01/2013 - 31/12/2013

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**2.4: Aviva Property Per Risk Excess of Loss Programme (Poland)**

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	Polish business portfolio
From Ground up Cover	- €25.0m
Deductible	- €10.0m
Reinstatements	- 4 free reinstatement
Comments	- None
Period of Cover:	01/01/2013 - 31/12/2013

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

**Global business**

**Financial year ended**                **31st December 2013**

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

**2.5: Aviva Property Per Risk Excess of Loss Programme (Italy)**

Type of Business Covered:	Commercial Property, Engineering and Contract Works insurance and reinsurance
Type of Cover:	Property Per Risk Excess of Loss Reinsurance
Business Reinsured	Italian business portfolio
From Ground up Cover	- €50.0m
Deductible	- €25.0m
Reinstatements	- 2 free reinstatement
Comments	- None
Period of Cover:	01/01/2013 - 31/12/2013

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**2.6: Aviva Property Per Risk Excess of Loss Programme (Poland)**

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	Polish business portfolio
From Ground up Cover	- €50.0m
Deductible	- €25.0m
Reinstatements	- 2 free reinstatement
Comments	- None
Period of Cover:	01/01/2013 - 31/12/2013

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

**Global business**

**Financial year ended**                **31st December 2013**

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

**2.7: Aviva Property Per Risk Excess of Loss Programme (Italy)**

Type of Business Covered:	Commercial Property, Engineering and Contract Works insurance and reinsurance
Type of Cover:	Property Per Risk Excess of Loss Reinsurance
Business Reinsured	Italian business portfolio
From Ground up Cover	- €100.0m
Deductible	- €50.0m
Reinstatements	- 1 free reinstatement
Comments	- None
Period of Cover:	01/01/2013 - 31/12/2013

**2.8: Aviva Property Per Risk Excess of Loss Programme (Poland)**

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	Polish business portfolio
From Ground up Cover	- €100.0m
Deductible	- €50.0m
Reinstatements	- 2 free reinstatements
Comments	- None
Period of Cover:	01/01/2013 - 31/12/2013

**Name of insurer**                      **Aviva International 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. Casualty Section**

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

Type of Business Covered:	Motor
Type of Cover:	Casualty Excess of Loss Reinsurance
Business Reinsured	Italian business portfolio
From Ground up Cover	- €2.5m
Deductible	- €2.0m
Reinstatements	- 600% of the limit of liability - free (for terrorism, 100% of the limit of liability – free)
Comments	- None
Period of Cover:	01/01/2013 - 31/12/2013

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

Type of Business Covered:	Employers Liability, Public and Products Liability
Type of Cover:	Casualty Excess of Loss Reinsurance
Business Reinsured	Italian business portfolio
From Ground up Cover	- €2.5m
Deductible	- €0.5m
Reinstatements	- 500% of the limit of liability – free (for terrorism, 100% of the limit of liability – free)
Comments	- None
Period of Cover:	01/01/2013 - 31/12/2013

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**Name of insurer**                **Aviva International 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: Aviva Casualty Excess of Loss Programme (Italy Layer 2 & 3)**

Type of Business Covered:	Motor, Employers Liability, Public and Products Liability
Type of Cover:	Casualty Excess of Loss Reinsurance
Business Reinsured	Italian business portfolio
From Ground up Cover	- €15.0m
Deductible	- €2.5m (layer 2), €10.0m (layer 3)
Reinstatements	- 400% of the limit of liability – free (Layer 2 - Terrorism, 100% of the limit – free)
Comments	- None
Period of Cover:	01/01/2013 - 31/12/2013

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**3.4: Aviva Casualty Excess of Loss Programme (Poland)**

Type of Business Covered:	Motor Third Party Liability
Type of Cover:	Per Risk Excess of Loss Reinsurance
Business Reinsured	Polish business portfolio
From Ground up Cover	- €0.75m
Deductible	- €0.4m each risk
Reinstatements	- automatic reinstatement at 100%
Comments	- None
Period of Cover:	01/01/2013 - 31/12/2013

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

**Global business**

**Financial year ended**    **31st December 2013**

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

**3.5: Aviva Casualty Excess of Loss Programme (Poland & Italy)**

Type of Business Covered:	Motor Third Party Liability
Type of Cover:	Per Risk Excess of Loss Reinsurance
Business Reinsured	Italian and Polish business portfolio
From Ground up Cover	- €25.0m
Deductible	- €10.0m each risk
Reinstatements	- automatic reinstatement at 100%
Comments	- None
Period of Cover:	01/01/2013 - 31/12/2013

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## **4. Marine Covers**

**4.1: Group Marine Excess of Loss Reinsurance Programme (Italy)**

Type of Business Covered:	Marine insurance and reinsurance
Type of Cover:	Marine Excess of Loss Reinsurance
Business Reinsured:	Italian business portfolio
From Ground up Cover	- £40.0m
Deductible	- Layer 1 - £0.75m Layer 2 - £2.0m Layer 3 - £3.0m Layer 4 - £6.0m Layer 5 - £10.0m Layer 6 - £20.0m
Reinstatements	- Layer 1 & 2 – 2 free reinstatements Layer 3 & 4 – 2 reinstatements @ 100% Layer 5 & 6 – 1 reinstatement @ 100%
Comments	- None
Period of Cover:	01/01/2013 – 31/12/2013

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**Name of insurer**                      **Aviva International 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. Personal Accident Covers**

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

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

Type of Cover:                      Personal Accident Excess of Loss Reinsurance

Business Reinsured:              Italian business portfolio

From Ground up Cover   -      €10.0m

Deductible                      -      €1.0m

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

Comments                              -      None

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

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

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

Type of Cover:                      Personal Accident Excess of Loss Reinsurance

Business Reinsured:              Italian business portfolio

From Ground up Cover   -      €25.0m

Deductible                      -      €10.0m

Reinstatements                      -      1 reinstatement @ 100%

Comments                              -      None

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

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

**Global business**

**Financial year ended**    **31st December 2013**

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

**5.3: Aviva Casualty Excess of Loss Programme (Poland treaty 1)**

Type of Business Covered:	Personal Accident, Sickness and Travel
Type of Cover:	Per Risk Excess of Loss Reinsurance
Business Reinsured	Polish business portfolio
From Ground up Cover	- £10.0m
Deductible	- £0.2m each risk
Reinstatements	- Layer 1 = 2 reinstatements @ 100% premium Layer 2 = 3 reinstatements @ 100% premium Layer 3 = 3 reinstatements @ 100% premium Layer 4 = 1 reinstatement @ 100% premium
Comments	- None
Period of Cover:	01/01/2013 - 31/12/2013

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**5.4: Aviva Casualty Excess of Loss Programme (Poland treaty 2)**

Type of Business Covered:	Personal Accident, Sickness and Travel
Type of Cover:	Per Risk Excess of Loss Reinsurance
Business Reinsured	Polish business portfolio
From Ground up Cover	- £25.0m
Deductible	- £10.0m each risk
Reinstatements	- Automatic reinstatement s.t. agreed premium
Comments	- None
Period of Cover:	01/01/2013 - 31/12/2013

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<b>Name of insurer</b>	<b>Aviva International Insurance Limited</b>
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## Global business

**Financial year ended 31st December 2013**

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

## **6. Maximum net probable losses**

### Italy and Poland (100% reinsured externally)

**Property:**

Per Event	£nil
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Per Risk	£nil
----------	------

**Casualty:**

Motor	£nil
-------	------

<i>Personal Accident</i>	£nil
--------------------------	------

<b>Marine</b>	£nil
---------------	------

## Hiscox Quota Share

**Property:**

Aggregate	\$29m
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Per Programme	\$3m
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**Name of insurer**                **Aviva International Insurance Limited**

**Global business**

**Financial year ended**    **31st December 2013**

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

## **7. Reinsurance Premiums Analysis**

<b>Combined categories</b>	<b>Facultative</b>	<b>Non-facultative</b>	<b>Total</b>
	<b>£000</b>	<b>£000</b>	<b>£000</b>
Non-proportional motor (520)	-	2,422	2,422
Non-proportional marine (540)	-	1,376	1,376
Non-proportional property (560)	-	3,045	3,045
Proportional property (660)	-	(659)	(659)
<b>Total</b>	<b>-</b>	<b>6,184</b>	<b>6,184</b>

**Name of insurer**            **Aviva International 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.

Returns under the Accounts and Statements Rules

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

**Aviva International Insurance Limited**

**Global business**

**Financial year ended 31st December 2013**

We certify that:

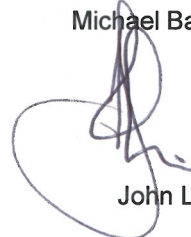
- 1) the return has been properly prepared in accordance with the requirements in IPRU(INS), GENPRU and INSPRU; and
- 2) we are satisfied that:
  - a) throughout the financial year, the insurer has complied in all material respects with the requirements in SYSC and PRIN as well as the provisions of IPRU(INS),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



Kirstine Cooper, Company Secretary



Michael Barber, Director



John Lister, Director

28th March 2014

**Aviva International Insurance Limited****Global business****Financial year ended 31st December 2013****Independent auditor's report to the directors pursuant to rule 9.35 of the Interim Prudential Sourcebook for Insurers**

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

- Forms 1, 3, 11 to 13, 15, 16, 20A, 20 to 23, 26, 27, 36 to 38, (including the supplementary notes) on pages 1 to 47 ('the Forms'); and
- the statements required by IPRU(INS) rules 9.25, 9.26, 9.27 and 9.29 on pages 48 to 51 ('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 52 to 66 and
- the certificate required by IPRU(INS) rule 9.34 on page 67.

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

The insurer is responsible for the preparation of an annual return (including the Forms and the statements) under the provisions of the Rules. The requirements of the Rules have been modified by directions issued and treated as being issued under section 138A of the Financial Services and Markets Act 2000 on 20th August 2013 and 4th January 2013. Under IPRU(INS) rule 9.11 the Forms and the statements are required to be prepared in the manner specified by the Rules and to state fairly the information provided on the basis required by the Rules.

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

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

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

**Aviva International Insurance Limited**

**Global business**

**Financial year ended 31st December 2013**

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

**Basis of opinion**

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

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

**Opinion**

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



PricewaterhouseCoopers LLP  
Chartered Accountants

28th March 2014

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