

# **Aviva Insurance Limited**

**Annual PRA Insurance Returns for the year ended  
31st December 2014**



**BANK OF ENGLAND  
PRUDENTIAL REGULATION  
AUTHORITY**

(Appendices 9.1, 9.2, 9.6)

# Aviva Insurance Limited

## Year ended 31st December 2014

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**Statement of solvency - general insurance business**
**Form 1**

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

Adjusted solo solvency calculation

R1	Company registration number <b>2116</b>	GL/UK/CM <b>GL</b>	Period ended			units <b>£000</b>
			day	month	year	
			<b>31</b>	<b>12</b>	<b>2014</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>	4095444	5181296
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>	4095444	5181296

**Guarantee fund**

Guarantee fund requirement	<b>21</b>	952369	1181640
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	3143075	3999656

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	738808	811920
Base capital resources requirement	<b>33</b>	2902	3146
Individual minimum capital requirement	<b>34</b>	738808	811920
Capital requirements of regulated related undertakings	<b>35</b>	706100	911000
Minimum capital requirement (34+35)	<b>36</b>	1444908	1722920
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	3372990	4319836
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	3011763	3889106

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	1444908	1722920
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	2650536	3458376

**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>		387000
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**Components of capital resources**
**Form 3**
**(Sheet 1)**

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

	Company registration number	GL/UK/CM	Period ended			units
			day	month	year	
R3	2116	GL	31	12	2014	£000
	General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year 4		

**Core tier one capital**

Permanent share capital	11	202000		202000	100000
Profit and loss account and other reserves	12	5742793		5742793	7146000
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16	(757670)		(757670)	(636200)
Core tier one capital (sum of 11 to 16)	19	5187123		5187123	6609800

**Tier one waivers**

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

**Other tier one capital**

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

<b>Total tier one capital before deductions</b> (19+24+25+26+27+28)	31	5187123		5187123	6609800
Investments in own shares	32				
Intangible assets	33	188019		188019	93381
Amounts deducted from technical provisions for discounting	34	260348		260348	353562
Other negative valuation differences	35	225918		225918	199141
Deductions in related undertakings	36	150330		150330	296100
Deductions from tier one (32 to 36)	37	824615		824615	942184
<b>Total tier one capital after deductions</b> (31-37)	39	4362508		4362508	5667616

**Components of capital resources**
**Form 3**
**(Sheet 2)**

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

	Company registration number	GL/UK/CM	Period ended			units
			day	month	year	
R3	2116	GL	31	12	2014	£000
	General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year 4		

**Tier two capital**

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

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

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

**Components of capital resources**
**Form 3**
**(Sheet 3)**

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

	Company registration number	GL/UK/CM	Period ended			units
			day	month	year	
R3	2116	GL	31	12	2014	£000
	General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year 4		

**Total capital resources**

Positive adjustments for regulated non-insurance related undertakings	71				
<b>Total capital resources before deductions</b> (39+69+71)	72	4362508		4362508	5667616
Inadmissible assets other than intangibles and own shares	73	249804		249804	232211
Assets in excess of market risk and counterparty limits	74	17260		17260	254109
Deductions for related ancillary services undertakings	75				
Deductions for regulated non-insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
<b>Total capital resources after deductions</b> (72-73-74-75-76-77)	79	4095444		4095444	5181296

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

Available capital resources for guarantee fund requirement	81	4095444		4095444	5181296
Available capital resources for 50% MCR requirement	82	4095444		4095444	5181296
Available capital resources for 75% MCR requirement	83	4095444		4095444	5181296

**Financial engineering adjustments**

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

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

Form 11

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

General insurance business

		Company registration number	GL/UK/CM	Period ended			units
		R11	2116	GL	day	month	year
					31	12	2014
							£000
					This financial year		Previous year
					1		2
Gross premiums written		11			4708351		4874666
Premiums taxes and levies (included in line 11)		12			30914		29700
Premiums written net of taxes and levies (11-12)		13			4677437		4844966
Premiums for classes 11, 12 or 13 (included in line 13)		14			395170		370968
Premiums for "actuarial health insurance" (included in line 13)		15					
<b>Sub-total A</b> (13 + 1/2 14 - 2/3 15)		16			4875022		5030450
Gross premiums earned		21			4778824		5047122
Premium taxes and levies (included in line 21)		22			30914		29700
Premiums earned net of taxes and levies (21-22)		23			4747910		5017422
Premiums for classes 11, 12 or 13 (included in line 23)		24			381548		415849
Premiums for "actuarial health insurance" (included in line 23)		25					
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)		26			4938684		5225347
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		30			4938684		5225347
<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			888963		940562
	Excess (if any) over 61.3M EURO x 0.02	33			97812		103465
<b>Sub-total J</b> (32-33)		34			791151		837097
Claims paid in period of 3 financial years		41			9652484		9882326
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42			155528		165572
	For insurance business accounted for on an accident year basis	43			5766100		5961880
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44			165410		180210
	For insurance business accounted for on an accident year basis	45			5943129		6327301
<b>Sub-total C</b> (41+42+43-44-45)		46			9465573		9502267
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47			775884		447159
<b>Sub-total D</b> (46-47)		48			8689689		9055108
<b>Reinsurance ratio</b> (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49			0.92		0.95
<b>Premiums amount</b> (Sub-total J x <b>reinsurance ratio</b> )		50			726301		797705
Provisions for claims outstanding (before discounting and net of reinsurance)		51			4745635		5215259
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			738808		811920
Greater of lines 50 and 53		54			738808		811920

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

General insurance business

		Company registration number	GL/UK/CM	Period ended			units	
		R12	2116	GL	31 day	12 month	2014 year	£000
				This financial year		Previous year		
				1		2		
Reference period (No. of months) See <i>INSPRU</i> 1.1.63R			11	36		36		
Claims paid in reference period			21	9652484		9882326		
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	155528		165572		
	For insurance business accounted for on an accident year basis		23	5766100		5961880		
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	165410		180210		
	For insurance business accounted for on an accident year basis		25	5943129		6327301		
Claims incurred in reference period (21+22+23-24-25)			26	9465573		9502267		
Claims incurred for classes 11, 12 or 13 (included in 26)			27	1021872		1191702		
Claims incurred for "actuarial health insurance" (included in 26)			28					
Sub-total E (26 + 1/2 27 - 2/3 28)			29	9976509		10098118		
Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)			31	3325503		3366039		
Division of sub-total F (gross adjusted claims amount)	X 0.26		32	864631		875170		
	Excess (if any) over 42.9M EURO x 0.03		33	98756		99887		
Sub-total G (32 - 33)			39	765875		775283		
Claims amount Sub-total G x reinsurance ratio (11.49)			41	703098		738800		
Higher of premiums amount and brought forward amount (11.54)			42	738808		811920		
General insurance capital requirement (higher of lines 41 and 42)			43	738808		811920		



**Analysis of admissible assets**
**Form 13**
**(Sheet 1)**

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

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

	Company registration number	GL/UK/CM	Period ended			units	Category of assets	
			day	month	year			
	R13	2116	GL	31	12	2014	£000	1
				As at end of this financial year		As at end of the previous year		
				1		2		
Land and buildings			11	119100		14250		

**Investments in group undertakings and participating interests**

UK insurance dependants	shares	<b>21</b>	156100	172647
	debts and loans	<b>22</b>		
Other insurance dependants	shares	<b>23</b>	174600	340000
	debts and loans	<b>24</b>		
Non-insurance dependants	shares	<b>25</b>	203140	882173
	debts and loans	<b>26</b>		
Other group undertakings	shares	<b>27</b>		
	debts and loans	<b>28</b>	3241900	4523409
Participating interests	shares	<b>29</b>		
	debts and loans	<b>30</b>		

**Other financial investments**

Equity shares		41	200	3300
Other shares and other variable yield participations		42		
Holdings in collective investment schemes		43	49700	4000
Rights under derivative contracts		44	1100	61151
Fixed interest securities	Approved	45	3328631	2428546
	Other	46	1891681	2642653
Variable interest securities	Approved	47		
	Other	48		
Participation in investment pools		49		
Loans secured by mortgages		50	76500	191400
Loans to public or local authorities and nationalised industries or undertakings		51		
Loans secured by policies of insurance issued by the company		52		
Other loans		53	7700	78210
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	150300	
	More than one month withdrawal	55	304800	
Other financial investments		56		

**Analysis of admissible assets**
**Form 13**
**(Sheet 2)**

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

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

			Company registration number	GL/UK/CM	Period ended			units	Category of assets	
			R13	2116	GL	31	12	2014	£000	1
						As at end of this financial year			As at end of the previous year	
						1			2	
Deposits with ceding undertakings					57	22			27	
Assets held to match linked liabilities	Index linked				58					
	Property linked				59					

**Reinsurers' share of technical provisions**

Provision for unearned premiums	<b>60</b>	189793	82860
Claims outstanding	<b>61</b>	1179578	912193
Provision for unexpired risks	<b>62</b>		
Other	<b>63</b>		

**Debtors and salvage**

Direct insurance business	Policyholders	<b>71</b>	511647	476871
	Intermediaries	<b>72</b>	414545	466134
Salvage and subrogation recoveries		<b>73</b>		
Reinsurance	Accepted	<b>74</b>	42832	66920
	Ceded	<b>75</b>	1490	
Dependants	due in 12 months or less	<b>76</b>	177500	173700
	due in more than 12 months	<b>77</b>		
Other	due in 12 months or less	<b>78</b>	32736	11426
	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>	408412	876308
Cash in hand	<b>82</b>		
Other assets (particulars to be specified by way of supplementary note)	<b>83</b>	205451	112285
Accrued interest and rent	<b>84</b>	68044	71164
Deferred acquisition costs (general business only)	<b>85</b>	452814	468561
Other prepayments and accrued income	<b>86</b>	44600	39847

Deductions from the aggregate value of assets	<b>87</b>		
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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>	13434916	15100035
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**Analysis of admissible assets**
**Form 13**
**(Sheet 3)**

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

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

	Company registration number	GL/UK/CM	Period ended			units	Category of assets
			day	month	year		
R13	2116	GL	31	12	2014	£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>	13434916	15100035
Admissible assets in excess of market and counterparty limits	<b>92</b>	17260	254109
Inadmissible assets directly held	<b>93</b>	408323	325592
Capital resources requirement deduction of regulated related undertakings	<b>94</b>	706100	911000
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	<b>95</b>		
Inadmissible assets of regulated related undertakings	<b>96</b>	107500	149700
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>	830000	782600
Deferred acquisition costs excluded from line 89	<b>99</b>		
Reinsurers' share of technical provisions excluded from line 89	<b>100</b>	(334272)	(404338)
Other asset adjustments (may be negative)	<b>101</b>	115711	
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>	15285538	17118698
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	<b>103</b>	10800	26600

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

R15	2116	GL/UK/CM	Period ended			units
			day	month	year	
			31	12	2014	£000
			As at the end of this financial year			As at the end of the previous year
			1			2

**Technical provisions (gross amount)**

Provision for unearned premiums	11	2128849	2209586
Claims outstanding	12	5925214	6125873
Provision for unexpired risks	13		
Equalisation provisions	Credit business	14	
	Other than credit business	15	225918 199141
Other technical provisions	16		
Total gross technical provisions (11 to 16)	19	8279981	8534600

**Provisions and creditors**

Provisions	Taxation	21		
	Other risks and charges	22	40575	56680
Deposits received from reinsurers		31	329957	7
Creditors	Direct insurance business	41	73233	94374
	Reinsurance accepted	42		
	Reinsurance ceded	43	40609	24400
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions		46	394200	385000
Creditors	Taxation	47	5717	
	Foreseeable dividend	48		
	Other	49	452309	1354165
Accruals and deferred income		51	428991	380513
Total (19 to 51)		59	10045572	10829739
Provision for "reasonably foreseeable adverse variations"		61		
Cumulative preference share capital		62		
Subordinated loan capital		63		
Total (59 to 63)		69	10045572	10829739

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71	177400	185600
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Amounts deducted from technical provisions for discounting	82	594620	757900
Other adjustments (may be negative)	83	(110207)	(199141)
Capital and reserves	84	5944793	7246000
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	15285538	17118698

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

		Company registration number	GL/UK/CM	Period ended			units
		R16	2116	GL	day	month	year
					31	12	2014
							£000
				This financial year		Previous year	
				1		2	
Transfer (to) / from the general insurance business technical account	From Form 20	11		18009		123867	
	Equalisation provisions	12		(26777)		(27081)	
Transfer from the long term insurance business revenue account		13					
Investment income	Income	14		1213572		1784514	
	Value re-adjustments on investments	15		317419		310880	
	Gains on the realisation of investments	16		73198		668363	
Investment charges	Investment management charges, including interest	17		10794		11456	
	Value re-adjustments on investments	18		247637		450493	
	Loss on the realisation of investments	19		43538		598770	
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		(1159012)		(549422)	
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29		134440		1250402	
Tax on profit or loss on ordinary activities		31		2432		54149	
Profit or loss on ordinary activities after tax (29-31)		39		132008		1196253	
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		132008		1196253	
Dividends (paid or foreseeable)		51		1942000		7863400	
Profit or loss retained for the financial year (49-51)		59		(1809992)		(6667147)	

**Analysis of derivative contracts**
**Form 17**

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

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

			Company registration number	GL/UK/CM	Period ended			units	Category of assets	
			R17	2116	GL	31	12	2014	£000	1
						day	month	year		

**General insurance business - summary of business carried on**
**Form 20A**
**(Sheet 1)**

Printed 27/03/2015 17:20:48

 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2014**

Category number	PRA return general insurance business reporting category		Company registration number	GL/UK/CM	Period ended			units
					day	month	year	
					31	12	2014	
			R20A	2116	GL			£000
					Provision for undiscounted gross claims outstanding at the end of this financial year			
					Reported	Incurring but not reported		
					1	2	3	4
001	Total business	1		4708351	4202947	1650561		2128850
002	Total primary (direct) and facultative business	2		4524071	4168378	1618091		2030246
003	Total treaty reinsurance accepted business	3		184280	34569	32470		98604
110	Total primary (direct) and facultative accident & health (category numbers 111 to 114)	4		651593	31531	45507		267717
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5		1206362	1752180	175951		621198
160	Primary (direct) and facultative household and domestic all risks.	6		628102	88564	46543		304225
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7		356869	15147	10874		5953
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8		467738	822155	95862		224687
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9		747779	239399	84912		342042
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10		394095	1101855	1137669		196229
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11		36547	11699	3131		55010
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12			89408	8306		
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13		1809	4412	477		515
350	Total primary (direct) and facultative goods in transit	14		33177	12028	8859		12670
400	Miscellaneous primary (direct) and facultative business	15						
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	16			3367	14181		
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17		184280	31202	18289		98604
700	Miscellaneous treaty reinsurance accepted business	18						
	Total (lines 4 to 18)	20		4708351	4202947	1650561		2128850

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

			Company registration number	GL/UK/CM	Period ended			units	
			R20A	2116	GL	31	12	2014	£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	517894	13191	36340	224659
112	HealthCare cash plans	22				
113	Travel	23	78939	10752	4833	32580
114	Personal accident or sickness	24	54760	7588	4334	10478
121	Private motor - comprehensive	25	1147022	1567388	160985	591422
122	Private motor - non-comprehensive	26	29198	146776	9454	16521
123	Motor cycle	27	30142	38016	5512	13255
160	Household and domestic all risks (equals line 6)	28	628102	88564	46543	304225
181	Assistance	29	5			3
182	Creditor	30	118451	7711	8133	3585
183	Extended warranty	31				
184	Legal expenses	32	387			215
185	Mortgage indemnity	33		1		45
186	Pet insurance	34	1445	339	1001	577
187	Other personal financial loss	35	236581	7096	1740	1528

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

221	Fleets	41	376564	546795	72844	182670
222	Commercial vehicles (non-fleet)	42	44872	150685	11638	19960
223	Motor other	43	46302	124675	11380	22057
261	Commercial property	44	568264	203522	66012	271819
262	Consequential loss	45	102449	23331	8953	45958
263	Contractors or engineering all risks	46	77066	12546	9947	24265
271	Employers liability	47	149486	514548	1061984	72237
272	Professional indemnity	48	26244	163461	13641	14741
273	Public and products liability	49	171536	401177	58112	82023
274	Mixed commercial package	50	46829	22669	3932	27228
281	Fidelity and contract guarantee	51	3780	2819	766	2422
282	Credit	52	271	3249	34	89
283	Suretyship	53	32496	5631	2331	52499
284	Commercial contingency	54				



## General insurance business - summary of business carried on

Form 20A

(Sheet 3)

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

		Company registration number		GL/UK/CM	Period ended			units
		R20A	2116	GL	31	12	2014	£000
Category number	PRA return general insurance business reporting category		Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year		
				Reported	Incurring but not reported			
			1	2	3	4		

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

331	Aviation liability	61		89408	8306	
332	Aviation hull	62				
333	Space and satellite	63				
341	Marine liability	64	734	516	227	330
342	Marine hull	65				1
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	1075	3896	250	184
350	Total primary (direct) and facultative goods in transit (equals line 14)	71	33177	12028	8859	12670

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

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

510	Non-proportional accident & health	81				
520	Non-proportional motor	82				
530	Non-proportional aviation	83		3317	300	
540	Non-proportional marine	84				
550	Non-proportional transport	85		50	10	
560	Non-proportional property	86				
570	Non-proportional liability (non-motor)	87				
580	Non-proportional financial lines	88				
590	Non-proportional aggregate cover	89			13871	

**PROPORTIONAL TREATY**

610	Proportional accident & health	91				
620	Proportional motor	92	(3833)	(156)	55	(872)
630	Proportional aviation	93		649	59	
640	Proportional marine	94				
650	Proportional transport	95				
660	Proportional property	96	174739	25218	12651	97080
670	Proportional liability (non-motor)	97		5412	5318	
680	Proportional financial lines	98	13374	79	206	2396
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	4708351	4202947	1650561	2128850
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## General insurance business: Technical account (excluding equalisation provisions)

Form 20

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

**Total Business**

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2014	£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	4060304		4746406	
	Claims incurred (22. 17. 4)				12	2634507		2860684	
	Claims management costs (22. 18. 4)				13	194825		221605	
	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	1386389		1627392	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(155417)		36725	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	1388		4521	
	Claims incurred (22. 13. 4)				22	(299652)		(21672)	
	Claims management costs (22. 14. 4)				23	5490		1132	
	Adjustment for discounting (22. 51. 4)				24	(93077)		73245	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	29047		12364	
	Balance (21-22-23+24+25-26)				29	173426		85942	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31			1200	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39			1200	
Balance of all years' underwriting (19+29+39)					49	18009		123867	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	18009		123867	

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2014	£000	002
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	3869020		4503880	
	Claims incurred (22. 17. 4)				12	2562750		2772615	
	Claims management costs (22. 18. 4)				13	187709		210219	
	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	1305148		1505291	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(186587)		15755	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	1388		4521	
	Claims incurred (22. 13. 4)				22	(293868)		(10463)	
	Claims management costs (22. 14. 4)				23	2345		2697	
	Adjustment for discounting (22. 51. 4)				24	(92386)		73245	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	27510		12364	
	Balance (21-22-23+24+25-26)				29	173015		73168	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31			753	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39			753	
Balance of all years' underwriting (19+29+39)					49	(13572)		89676	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(13572)		89676	

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

Form 20

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2014	£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	191284		242526	
	Claims incurred (22. 17. 4)				12	71757		88069	
	Claims management costs (22. 18. 4)				13	7116		11386	
	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	81241		122101	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	31170		20970	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21				
	Claims incurred (22. 13. 4)				22	(5784)		(11209)	
	Claims management costs (22. 14. 4)				23	3145		(1565)	
	Adjustment for discounting (22. 51. 4)				24	(691)			
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	1537			
	Balance (21-22-23+24+25-26)				29	411		12774	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31			447	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39			447	
Balance of all years' underwriting (19+29+39)					49	31581		34191	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	31581		34191	

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2014	£000	110
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	619840		724002	
	Claims incurred (22. 17. 4)				12	466382		500745	
	Claims management costs (22. 18. 4)				13	19817		17956	
	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	127450		224314	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	6191		(19013)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	1391		10833	
	Claims incurred (22. 13. 4)				22	(16590)		(16356)	
	Claims management costs (22. 14. 4)				23	698		1114	
	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	1809		324	
	Balance (21-22-23+24+25-26)				29	15474		25751	
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	21665		6738	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	21665		6738	

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

Form 20

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2014	£000	120
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	1061782		1247253	
	Claims incurred (22. 17. 4)				12	908004		956973	
	Claims management costs (22. 18. 4)				13	66668		83339	
	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	211996		246743	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(124886)		(39802)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	12		11002	
	Claims incurred (22. 13. 4)				22	(69559)		(7087)	
	Claims management costs (22. 14. 4)				23	(2729)		(3452)	
	Adjustment for discounting (22. 51. 4)				24	31723		19653	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	6681		4110	
	Balance (21-22-23+24+25-26)				29	97342		37084	
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	(27544)		(2718)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(27544)		(2718)	

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2014	£000	160
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	563832		612766	
	Claims incurred (22. 17. 4)				12	261440		262834	
	Claims management costs (22. 18. 4)				13	27332		27782	
	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	251165		274521	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	23895		47629	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	132		(6054)	
	Claims incurred (22. 13. 4)				22	(15030)		(17445)	
	Claims management costs (22. 14. 4)				23	(183)		(2512)	
	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	5816		2465	
	Balance (21-22-23+24+25-26)				29	9529		11438	
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	33424		59067	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	33424		59067	

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2014	£000	180
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	338874		252767	
	Claims incurred (22. 17. 4)				12	109894		45341	
	Claims management costs (22. 18. 4)				13	4385		5411	
	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	230696		170230	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(6101)		31785	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	14		(1308)	
	Claims incurred (22. 13. 4)				22	405		(14936)	
	Claims management costs (22. 14. 4)				23	941		(987)	
	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	580		395	
	Balance (21-22-23+24+25-26)				29	(1912)		14220	
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	(8013)		46005	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(8013)		46005	



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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2014	£000	220
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	412527		549842	
	Claims incurred (22. 17. 4)				12	318257		412414	
	Claims management costs (22. 18. 4)				13	32778		36080	
	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	104569		130570	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(43077)		(29222)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(135)		1611	
	Claims incurred (22. 13. 4)				22	(33217)		39803	
	Claims management costs (22. 14. 4)				23	1019		(2914)	
	Adjustment for discounting (22. 51. 4)				24	10317		6723	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	3407		1329	
	Balance (21-22-23+24+25-26)				29	38973		(29884)	
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	(4104)		(59106)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(4104)		(59106)	

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2014	£000	260
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	548182		649573	
	Claims incurred (22. 17. 4)				12	279007		313286	
	Claims management costs (22. 18. 4)				13	20108		20048	
	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	237870		288904	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	11197		27335	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(46)		(3559)	
	Claims incurred (22. 13. 4)				22	(57126)		(23869)	
	Claims management costs (22. 14. 4)				23	3507		(2046)	
	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	6002		1992	
	Balance (21-22-23+24+25-26)				29	47571		20364	
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	58768		47699	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	58768		47699	

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2014	£000	270
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			11	260949		414451		
	Claims incurred (22. 17. 4)			12	189738		253154		
	Claims management costs (22. 18. 4)			13	12220		15625		
	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	124420		146068		
	Balance of year's underwriting (11-12-13+14-15+16-17)			19	(65429)		(396)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21	20		(8394)		
	Claims incurred (22. 13. 4)			22	(93464)		31858		
	Claims management costs (22. 14. 4)			23	(916)		14577		
	Adjustment for discounting (22. 51. 4)			24	(134426)		46869		
	Other technical income or charges (particulars to be specified by way of supplementary note)			25					
	Net operating expenses (22. 41. 4)			26	2716		1429		
	Balance (21-22-23+24+25-26)			29	(42742)		(9389)		
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	(108171)		(9785)		
Allocated investment return				51					
Transfer to non-technical account (49+51)				59	(108171)		(9785)		

## Form 20

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

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

Form 20

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2014	£000	409
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	63034		53226	
	Claims incurred (22. 17. 4)				12	30028		27868	
	Claims management costs (22. 18. 4)				13	4401		3978	
	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	16982		23941	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	11623		(2561)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21			390	
	Claims incurred (22. 13. 4)				22	(9287)		(2431)	
	Claims management costs (22. 14. 4)				23	8		(1083)	
	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	499		320	
	Balance (21-22-23+24+25-26)				29	8780		3584	
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	20403		1023	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	20403		1023	

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2014	£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	191665		242526		
	Claims incurred (22. 17. 4)			12	71757		88069		
	Claims management costs (22. 18. 4)			13	7116		11386		
	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	81241		122101		
	Balance of year's underwriting (11-12-13+14-15+16-17)			19	31551		20970		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21					
	Claims incurred (22. 13. 4)			22	(11461)		(8194)		
	Claims management costs (22. 14. 4)			23	3145		(1565)		
	Adjustment for discounting (22. 51. 4)			24	(691)				
	Other technical income or charges (particulars to be specified by way of supplementary note)			25					
	Net operating expenses (22. 41. 4)			26	1537				
	Balance (21-22-23+24+25-26)			29	6088		9759		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			31			430		
	Other technical income and charges (particulars to be specified by way of supplementary note)			32					
	Total			39			430		
Balance of all years' underwriting (19+29+39)				49	37639		31159		
Allocated investment return				51					
Transfer to non-technical account (49+51)				59	37639		31159		

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

Form 20

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2014	£000	709
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	(381)			
	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	(381)			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21				
	Claims incurred (22. 13. 4)				22	5677		(3015)	
	Claims management costs (22. 14. 4)				23				
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26				
	Balance (21-22-23+24+25-26)				29	(5677)		3015	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31			17	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39			17	
Balance of all years' underwriting (19+29+39)					49	(6058)		3032	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(6058)		3032	

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

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 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2014**

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	2116	GL	31	12	2014	£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	1408		20		1388					
			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	1561		321901	2631	(320340)	(2631)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	155609	9794	20485	827	135124	8967				
	For periods of 12 months	14	2461757	2037369	288305	182306	2173452	1855063				
	For periods of more than 12 months	15	11803	29048	3572	3649	8231	25399				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	2146685	52638	82848	12	2063837	52626				
Total (12 to 16)		19	4777415	2128849	717111	189425	4060304	1939424				



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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

Total Primary (Direct) and Facultative Business					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2014	£000	002
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance				
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years					
			1		3		5					
In respect of risks incepted in previous financial years		11	1408		20		1388					
			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	1561		314092	2631	(312531)	(2631)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	155252	9772	20467	826	134785	8946				
	For periods of 12 months	14	2376438	1938787	283912	177377	2092526	1761410				
	For periods of more than 12 months	15	11803	29048	3572	3649	8231	25399				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	2028857	52638	82848	12	1946009	52626			
Total (12 to 16)			19	4573911	2030245	704891	184495	3869020	1845750			

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

Global business

 Financial year ended **31st December 2014**

PRA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

Total Treaty Reinsurance Accepted Business					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2014	£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			7809		(7809)					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	357	22	18	1	339	21				
	For periods of 12 months	14	85319	98582	4393	4929	80926	93653				
	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	117828			117828					
Total (12 to 16)			19	203504	98604	12220	4930	191284	93674			

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

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

Total primary (direct) and facultative accident & health					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2014	£000	110
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance				
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years					
			1		3		5					
In respect of risks incepted in previous financial years		11	1391				1391					
			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	1385		16911		(15526)					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	32646	3257	2119	163	30527	3094				
	For periods of 12 months	14	348126	263573	18075	13179	330051	250394				
	For periods of more than 12 months	15	328	886	37	44	291	842				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	274497	1		274497	1				
Total (12 to 16)			19	656982	267717	37142	13386	619840	254331			

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

Total primary (direct) and facultative personal motor business					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2014	£000	120
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance				
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years					
			1		3		5					
In respect of risks incepted in previous financial years		11	12				12					
			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	284		100216		(99932)					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	728	149	36	8	692	141				
	For periods of 12 months	14	584101	620991	37335	43449	546766	577542				
	For periods of more than 12 months	15	39	58	2	3	37	55				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	627013		12794		614219				
Total (12 to 16)			19	1212165	621198	150383	43460	1061782	577738			

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

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 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

Primary (direct) and facultative household and domestic all risks.					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2014	£000	160
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share				Net of reinsurance				
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years						
		1		3		5						
In respect of risks incepted in previous financial years	11	137		5		132						
		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	3154		18595	854	(15441)	(854)					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	1029	182	121	37	908	145				
	For periods of 12 months	14	336626	286949	65466	15191	271160	271758				
	For periods of more than 12 months	15	10	15	1	2	9	13				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	308055	17079	859		307196	17079				
Total (12 to 16)		19	648874	304225	85042	16084	563832	288141				

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

Total primary (direct) and facultative personal lines financial loss business					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2014	£000	180
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance				
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years					
			1		3		5					
In respect of risks incepted in previous financial years		11	14				14					
			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	329		1433	159	(1104)	(159)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	85254	9	11238		74016	9				
	For periods of 12 months	14	268503	2759	18238	138	250265	2621				
	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	15697	3185		15697	3185				
Total (12 to 16)			19	369783	5953	30909	297	338874	5656			

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

Global business

 Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

Total primary (direct) and facultative commercial motor business					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2014	£000	220
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance				
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years					
			1		3		5					
In respect of risks incepted in previous financial years		11	(135)				(135)					
			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	(3100)		47404		(50504)					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	3708	1674	190	86	3518	1588				
	For periods of 12 months	14	242319	221109	13954	19708	228365	201401				
	For periods of more than 12 months	15	260	1904	14	96	246	1808				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	238982		8080		230902				
Total (12 to 16)			19	482169	224687	69642	19890	412527	204797			

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

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

Total primary (direct) and facultative commercial lines property business					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2014	£000	260
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance				
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years					
			1		3		5					
In respect of risks incepted in previous financial years		11	(31)		15		(46)					
			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	(711)		26366		(27077)					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	22279	1942	5822	397	16457	1545				
	For periods of 12 months	14	380100	330464	110306	72031	269794	258433				
	For periods of more than 12 months	15	4099	9636	1059	2531	3040	7105				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	343338		57370		285968					
Total (12 to 16)		19	749105	342042	200923	74959	548182	267083				



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

Global business

 Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

Total primary (direct) and facultative commercial lines liability business					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2014	£000	270
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance				
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years					
			1		3		5					
In respect of risks incepted in previous financial years		11	20				20					
			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	220		99788		(99568)					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	7042	1764	451	88	6591	1676				
	For periods of 12 months	14	189562	190379	15781	12493	173781	177886				
	For periods of more than 12 months	15	1022	4086	140	204	882	3882				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	182607		3344		179263				
Total (12 to 16)			19	380453	196229	119504	12785	260949	183444			

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

Printed 27/03/2015 17:20:50

 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

Balance of all primary (direct) and facultative business					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2014	£000	409
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance				
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years					
			1		3		5					
In respect of risks incepted in previous financial years		11										
			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			3379	1618	(3379)	(1618)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	2566	795	490	47	2076	748				
	For periods of 12 months	14	27101	22563	4757	1188	22344	21375				
	For periods of more than 12 months	15	6045	12463	2319	769	3726	11694				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	38668	32373	401	12	38267	32361			
Total (12 to 16)			19	74380	68194	11346	3634	63034	64560			

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

**Form 21**  
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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

Total Proportional Reinsurance Treaty Business accepted					Company registration number	GL/UK/CM	Period ended			units	Category number	
							day	month	year			
					R21	2116	GL	31	12	2014	£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			7434		(7434)					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	357	22	18	1	339	21				
	For periods of 12 months	14	85319	98582	4387	4929	80932	93653				
	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	117828			117828					
Total (12 to 16)			19	203504	98604	11839	4930	191665	93674			

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

**Form 21**  
Printed 27/03/2015 17:20:50

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

		Company registration number		GL/UK/CM	Period ended			units	Category number
		R21	2116	GL	31	12	2014	£000	709
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			375		(375)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13							
	For periods of 12 months	14		6		(6)			
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16							
Total (12 to 16)		19		381		(381)			

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

**Total Business**

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31	12	2014	£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	5834749		1466886		4319961		(47902)	
	Reinsurers' share	12	761121		108090		904782		251751	
	Net (11-12)	13	5073628		1358796		3415179		(299653)	
	Claims management costs	14	74991		37879		42602		5490	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			1468296		1378021		2846317	
	Reinsurers' share	16			82505		129305		211810	
	Net (15-16)	17			1385791		1248716		2634507	
	Claims management costs	18			169309		25516		194825	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	317455		971635		304364		984726	
	Other acquisition expenses	22	149266		294990		141028		303228	
	Administrative expenses	23			174562				174562	
	Reinsurance commissions and profit participations	24	6644		62044		21608		47080	
	Total (21+22+23-24)	29	460077		1379143		423784		1415436	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	746269				586232		(160037)	
	Reinsurers' share	32	392844				325884		(66960)	
	Claims management costs	33								
	Total (31-32+33)	39	353425				260348		(93077)	
Split of line 29	Prior financial years	41			29047				29047	
	This financial year	42	460077		1350096		423784		1386389	
Split of line 39	Incidents occurring prior to this financial year	51	353425				260348		(93077)	
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31	12	2014	£000	002
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	5767472		1429829		4292291		(45352)	
	Reinsurers' share	12	761121		106238		903400		248517	
	Net (11-12)	13	5006351		1323591		3388891		(293869)	
	Claims management costs	14	73202		33643		41904		2345	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			1417017		1353767		2770784	
	Reinsurers' share	16			79941		128093		208034	
	Net (15-16)	17			1337076		1225674		2562750	
	Claims management costs	18			163647		24062		187709	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	293344		903618		283324		913638	
	Other acquisition expenses	22	142651		283174		135921		289904	
	Administrative expenses	23			173847				173847	
	Reinsurance commissions and profit participations	24	6644		58643		20556		44731	
	Total (21+22+23-24)	29	429351		1301996		398689		1332658	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	746269				586960		(159309)	
	Reinsurers' share	32	392844				325921		(66923)	
	Claims management costs	33								
	Total (31-32+33)	39	353425				261039		(92386)	
Split of line 29	Prior financial years	41			27510				27510	
	This financial year	42	429351		1274486		398689		1305148	
Split of line 39	Incidents occurring prior to this financial year	51	353425				261039		(92386)	
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31	12	2014	£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	67277			37057		27670		(2550)
	Reinsurers' share	12				1852		1382		3234
	Net (11-12)	13	67277			35205		26288		(5784)
	Claims management costs	14	1789			4236		698		3145
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15				51279		24254		75533
	Reinsurers' share	16				2564		1212		3776
	Net (15-16)	17				48715		23042		71757
	Claims management costs	18				5662		1454		7116
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	24111			68017		21040		71088
	Other acquisition expenses	22	6615			11816		5107		13324
	Administrative expenses	23				715				715
	Reinsurance commissions and profit participations	24				3401		1052		2349
	Total (21+22+23-24)	29	30726			77147		25095		82778
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31						(728)		(728)
	Reinsurers' share	32						(37)		(37)
	Claims management costs	33								
	Total (31-32+33)	39						(691)		(691)
Split of line 29	Prior financial years	41				1537				1537
	This financial year	42	30726			75610		25095		81241
Split of line 39	Incidents occurring prior to this financial year	51						(691)		(691)
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31	12	2014	£000	110
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	82022		60220		9014		(12788)	
	Reinsurers' share	12	18		3009		812		3803	
	Net (11-12)	13	82004		57211		8202		(16591)	
	Claims management costs	14	2956		2978		676		698	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			422915		68027		490942	
	Reinsurers' share	16			21145		3415		24560	
	Net (15-16)	17			401770		64612		466382	
	Claims management costs	18			17780		2037		19817	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	17735		53434		18669		52500	
	Other acquisition expenses	22	6353		25383		6385		25351	
	Administrative expenses	23			53147				53147	
	Reinsurance commissions and profit participations	24			2672		933		1739	
	Total (21+22+23-24)	29	24088		129292		24121		129259	
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			1809				1809	
	This financial year	42	24088		127483		24121		127450	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								



Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31 day	12 month	2014 year	£000	120
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1823173		456113		1384597		17537	
	Reinsurers' share	12	373261		27502		432855		87096	
	Net (11-12)	13	1449912		428611		951742		(69559)	
	Claims management costs	14	19927		9178		8020		(2729)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			412261		543534		955795	
	Reinsurers' share	16			20612		27179		47791	
	Net (15-16)	17			391649		516355		908004	
	Claims management costs	18			57850		8818		66668	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	53065		100001		48491		104575	
	Other acquisition expenses	22	50041		103135		51059		102117	
	Administrative expenses	23			15066				15066	
	Reinsurance commissions and profit participations	24			5505		2424		3081	
	Total (21+22+23-24)	29	103106		212697		97126		218677	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	212484				202717		(9767)	
	Reinsurers' share	32	226791				185301		(41490)	
	Claims management costs	33								
	Total (31-32+33)	39	(14307)				17416		31723	
Split of line 29	Prior financial years	41			6681				6681	
	This financial year	42	103106		206016		97126		211996	
Split of line 39	Incidents occurring prior to this financial year	51	(14307)				17416		31723	
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31 day	12 month	2014 year	£000	160
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	164070		114551		35995		(13524)	
	Reinsurers' share	12	9331		5985		4852		1506	
	Net (11-12)	13	154739		108566		31143		(15030)	
	Claims management costs	14	3319		1413		1723		(183)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			188492		99111		287603	
	Reinsurers' share	16			10625		15538		26163	
	Net (15-16)	17			177867		83573		261440	
	Claims management costs	18			25145		2187		27332	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	76085		198101		70029		204157	
	Other acquisition expenses	22	23565		45328		23195		45698	
	Administrative expenses	23			15158				15158	
	Reinsurance commissions and profit participations	24			11534		3502		8032	
	Total (21+22+23-24)	29	99650		247053		89722		256981	
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			5816				5816	
	This financial year	42	99650		241237		89722		251165	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31	12	2014	£000	180
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	27543	23128	3603	(812)				
	Reinsurers' share	12	2837	1401	219	(1217)				
	Net (11-12)	13	24706	21727	3384	405				
	Claims management costs	14	2515	1193	2263	941				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		94948	22420	117368				
	Reinsurers' share	16		6139	1335	7474				
	Net (15-16)	17		88809	21085	109894				
	Claims management costs	18		4250	135	4385				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	13561	227571	12772	228360				
	Other acquisition expenses	22	1030	8768	2505	7293				
	Administrative expenses	23		10611		10611				
	Reinsurance commissions and profit participations	24		15626	638	14988				
	Total (21+22+23-24)	29	14591	231324	14639	231276				
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		580		580				
	This financial year	42	14591	230744	14639	230696				
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31 day	12 month	2014 year	£000	220
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	938758		233262		716873		11377	
	Reinsurers' share	12	197020		15163		226451		44594	
	Net (11-12)	13	741738		218099		490422		(33217)	
	Claims management costs	14	11253		7150		5122		1019	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			135966		201142		337108	
	Reinsurers' share	16			7421		11430		18851	
	Net (15-16)	17			128545		189712		318257	
	Claims management costs	18			28338		4440		32778	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	22762		49503		21463		50802	
	Other acquisition expenses	22	17767		30163		15063		32867	
	Administrative expenses	23			25918				25918	
	Reinsurance commissions and profit participations	24			2684		1073		1611	
	Total (21+22+23-24)	29	40529		102900		35453		107976	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	119348				111863		(7485)	
	Reinsurers' share	32	122578				104776		(17802)	
	Claims management costs	33								
	Total (31-32+33)	39	(3230)				7087		10317	
Split of line 29	Prior financial years	41			3407				3407	
	This financial year	42	40529		99493		35453		104569	
Split of line 39	Incidents occurring prior to this financial year	51	(3230)				7087		10317	
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31	12	2014	£000	260
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	348358		179145		114101		(55112)	
	Reinsurers' share	12	26834		22463		6385		2014	
	Net (11-12)	13	321524		156682		107716		(57126)	
	Claims management costs	14	5386		4777		4116		3507	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			131264		210210		341474	
	Reinsurers' share	16			7304		55163		62467	
	Net (15-16)	17			123960		155047		279007	
	Claims management costs	18			17299		2809		20108	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	69185		172215		67767		173633	
	Other acquisition expenses	22	27521		42501		23754		46268	
	Administrative expenses	23			33478				33478	
	Reinsurance commissions and profit participations	24	4460		12654		7607		9507	
	Total (21+22+23-24)	29	92246		235540		83914		243872	
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			6002				6002	
	This financial year	42	92246		229538		83914		237870	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31	12	2014	£000	270
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	2341027		344845		2011320		15138	
	Reinsurers' share	12	147770		27670		228702		108602	
	Net (11-12)	13	2193257		317175		1782618		(93464)	
	Claims management costs	14	27211		6928		19367		(916)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			14221		185910		200131	
	Reinsurers' share	16			711		9682		10393	
	Net (15-16)	17			13510		176228		189738	
	Claims management costs	18			8956		3264		12220	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	33728		89942		35376		88294	
	Other acquisition expenses	22	13553		24095		11908		25740	
	Administrative expenses	23			17865				17865	
	Reinsurance commissions and profit participations	24	2126		6558		3921		4763	
	Total (21+22+23-24)	29	45155		125344		43363		127136	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	414437				272380		(142057)	
	Reinsurers' share	32	43475				35844		(7631)	
	Claims management costs	33								
	Total (31-32+33)	39	370962				236536		(134426)	
Split of line 29	Prior financial years	41			2716				2716	
	This financial year	42	45155		122628		43363		124420	
Split of line 39	Incidents occurring prior to this financial year	51	370962				236536		(134426)	
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31 day	12 month	2014 year	£000	409
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	42521		18565		16788		(7168)	
	Reinsurers' share	12	4050		3045		3124		2119	
	Net (11-12)	13	38471		15520		13664		(9287)	
	Claims management costs	14	635		26		617		8	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			16950		23413		40363	
	Reinsurers' share	16			5984		4351		10335	
	Net (15-16)	17			10966		19062		30028	
	Claims management costs	18			4029		372		4401	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	7223		12851		8757		11317	
	Other acquisition expenses	22	2821		3801		2052		4570	
	Administrative expenses	23			2604				2604	
	Reinsurance commissions and profit participations	24	58		1410		458		1010	
	Total (21+22+23-24)	29	9986		17846		10351		17481	
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			499				499	
	This financial year	42	9986		17347		10351		16982	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31	12	2014	£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	59777		37057		13799		(8921)	
	Reinsurers' share	12			1852		688		2540	
	Net (11-12)	13	59777		35205		13111		(11461)	
	Claims management costs	14	1789		4236		698		3145	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			51279		24254		75533	
	Reinsurers' share	16			2564		1212		3776	
	Net (15-16)	17			48715		23042		71757	
	Claims management costs	18			5662		1454		7116	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	24111		68017		21040		71088	
	Other acquisition expenses	22	6615		11816		5107		13324	
	Administrative expenses	23			715				715	
	Reinsurance commissions and profit participations	24			3401		1052		2349	
	Total (21+22+23-24)	29	30726		77147		25095		82778	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31					(728)		(728)	
	Reinsurers' share	32					(37)		(37)	
	Claims management costs	33								
	Total (31-32+33)	39					(691)		(691)	
Split of line 29	Prior financial years	41			1537				1537	
	This financial year	42	30726		75610		25095		81241	
Split of line 39	Incidents occurring prior to this financial year	51					(691)		(691)	
	Incidents occurring in this financial year	52								



Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31 day	12 month	2014 year	£000	709
				Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year			Amount attributable to this financial year	
				1	2	3			4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	7500			13871			6371	
	Reinsurers' share	12				694			694	
	Net (11-12)	13	7500			13177			5677	
	Claims management costs	14								
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15								
	Reinsurers' share	16								
	Net (15-16)	17								
	Claims management costs	18								
Provision for unexpired risks		19								
Net operating expenses	Commissions	21								
	Other acquisition expenses	22								
	Administrative expenses	23								
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29								
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42								
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

**Form 23**

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

**Total Business**

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2014	£000	001
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2014	11				1385791	885973	362743			2634507		4060514		64.9			
12	2013	12	1389720	1456099		575331	613082	128689	1128148	327953	(138999)		4726668	(9.5)	57.3			
12	2012	13	688234	2153700	810197	350450	720220	111372	1136181	128562	(82701)	2515	4615975	(7.5)	58.1			
12	2011	14	1280837	1293672	882478	138761	281368	20082	437047	12756	(9592)		4468443	2.2	58.3			
12	2010	15	1251282	1297126	1090707	94378	136333	7419	251354	5083	(18307)	25661	4083232	2.4	63.2			
12	2009	16	1541238	1397766	1127370	50963	92516	4986	159262	3103	(13900)	(978)	4403887	(8.7)	64.0			
12	2008	17	1751871	1687906	1468423	36252	100549	4511	147188	2790	(8666)	(15139)	5320402	(4.6)	63.2			
12	2007	18	2052975	1885054	1803030	18660	41826	2017	78428	1621	(17546)	62290	5596337	(1.0)	70.0			
12	2006	19	1744463	1955010	1735103	17266	45611	1868	63576	1366	(197)	(16689)	5886071	(7.9)	60.2			
12	2005	20	1565178	2083549	1681815	7507	5443	4230	6059	4699	6422	(14364)	5941256	(18.5)	54.9			
Prior accident years		21				69229	316162	776896	259181	919271	(16165)	217052						
Reconciliation		22																
Total (11 to 22)		29				2744588	3239083	1424813	3666424	1407204	2334856	260348						

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

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 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2014	£000	002
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2014	11				1337076	874680	350994			2562750		3869230		66.2			
12	2013	12	1338439	1419311		547280	610262	128046	1095006	324307	(133725)		4484142	(9.4)	58.5			
12	2012	13	616227	2106304	781034	347605	713911	111059	1124510	127863	(79798)	2515	4324861	(7.2)	59.4			
12	2011	14	1209076	1239900	832409	137294	281057	12392	435949	12252	(17458)		4095246	1.9	60.4			
12	2010	15	1180121	1220365	1017519	93020	136059	7114	250717	4435	(18959)	25661	3843288	2.7	63.3			
12	2009	16	1451702	1332717	1073930	50121	92143	4910	157203	2863	(12892)	(978)	4162638	(8.4)	64.2			
12	2008	17	1652833	1620412	1403440	35868	99820	4500	146010	2428	(8250)	(15139)	5065199	(4.7)	63.1			
12	2007	18	1902284	1797309	1697160	18489	41628	1989	75510	1503	(14907)	62981	5306894	(2.1)	69.0			
12	2006	19	1704582	1904303	1655376	17179	45457	1865	62752	1333	416	(16689)	5772575	(9.7)	59.3			
12	2005	20	1563846	2076577	1677692	7507	5443	2718	6059	2199	7410	(14364)	5925526	(18.5)	55.0			
Prior accident years		21				69229	316162	772357	259181	914271	(15704)	217052						
Reconciliation		22																
Total (11 to 22)		29				2660668	3216622	1397944	3612897	1393454	2268883	261039						

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

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 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2014**

PRA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2014	£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	2014	11				48715	11293	11749			71757		191284		37.5			
12	2013	12	51281	36788		28051	2820	643	33142	3646	(5274)		242526	(14.3)	34.1			
12	2012	13	72007	47396	29163	2845	6309	313	11671	699	(2903)		291114	(18.5)	38.0			
12	2011	14	71761	53772	50069	1467	311	7690	1098	504	7866		373197	10.7	35.2			
12	2010	15	71161	76761	73188	1358	274	305	637	648	652		239944	(2.1)	61.0			
12	2009	16	89536	65049	53440	842	373	76	2059	240	(1008)		241249	(15.9)	59.8			
12	2008	17	99038	67494	64983	384	729	11	1178	362	(416)		255203	(2.1)	64.7			
12	2007	18	150691	87745	105870	171	198	28	2918	118	(2639)	(691)	289443	21.1	88.8			
12	2006	19	39881	50707	79727	87	154	3	824	33	(613)		113496	57.7	105.6			
12	2005	20	1332	6972	4123			1512		2500	(988)		15730	(19.2)	44.3			
Prior accident years		21						4539		5000	(461)							
Reconciliation		22																
Total (11 to 22)		29				83920	22461	26869	53527	13750	65973	(691)						

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

**Form 23**

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2014	£000	110
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	2014	11				401770	23873	40740			466383		620050		75.2			
12	2013	12	440417	60191		49531	1910	1611	18229	41963	(7140)		725000	(11.9)	68.1			
12	2012	13	394761	64289	54573	1768	1353	347	2183	837	448		658090	(9.7)	68.8			
12	2011	14	329982	55009	51111	4206	720	322	6768	382	(1902)		522932	2.5	73.9			
12	2010	15	300261	50960	37539	471	343	177	2023	254	(1286)		513090	(24.4)	66.0			
12	2009	16	291392	49115	34589	272	268	6	2596	44	(2094)		488324	(28.5)	66.9			
12	2008	17	312221	60344	45045	125	127	1	2136	11	(1894)		533819	(24.9)	67.0			
12	2007	18	298739	59770	45269	19	108		2408		(2281)		476019	(24.0)	72.3			
12	2006	19	251687	54314	38765	68	27		122		(27)		469630	(28.5)	61.9			
12	2005	20	179283	80307	68602	23	40	11	489		(415)		399977	(14.5)	62.0			
Prior accident years		21				727	810	19	1560		(4)							
Reconciliation		22																
Total (11 to 22)		29				458980	29579	43234	38514	43491	449788							

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

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 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2014	£000	120
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13			
12	2014	11				391649	434443	81912			908004		1061782		85.5			
12	2013	12	415469	535627		172001	296871	28945	438357	97271	(37811)		1240990	(7.1)	73.6			
12	2012	13	183125	718094	262146	124513	239511	42314	369315	65155	(28132)		1199993	(6.9)	71.0			
12	2011	14	307493	451356	277447	49149	117922	3130	176314	2318	(8431)		1016310	(.8)	74.3			
12	2010	15	317936	339172	300815	29765	12899	1411	44618	1482	(2025)	7560	804273	1.7	82.4			
12	2009	16	374931	332739	311464	17313	45677	2063	66833	1423	(3203)	(328)	826799	13.2	90.9			
12	2008	17	499188	435261	402043	12240	52686	1450	67843	1590	(3057)	(727)	1084764	7.6	89.2			
12	2007	18	534708	450884	469799	6467	18250	767	26962	630	(2108)	37650	1213994	9.8	84.8			
12	2006	19	598513	614742	576551	1999	25070	530	28067	410	(878)	(6813)	1446264	(1.7)	83.2			
12	2005	20	523896	717460	606219	1508	1923	2010	2275	1511	1655	(8868)	1531178	(14.7)	74.2			
Prior accident years		21				13655	55695	2619	56389	1149	14431	(11058)						
Reconciliation		22																
Total (11 to 22)		29				820259	1300947	167151	1276973	172939	838445	17416						

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

**Form 23**

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2014	£000	160
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2014	11				177868	40297	43278			261443		563832		46.4			
12	2013	12	147312	113441		81364	18455	940	94587	18854	(12682)		608450	(11.2)	40.8			
12	2012	13	140312	123171	72073	9403	4487	507	18578	1047	(5228)		570010	(29.8)	39.8			
12	2011	14	154072	103472	84580	5226	1370	151	7248	43	(544)		600520	(11.7)	40.9			
12	2010	15	200683	165110	166389	4360	1377	196	6433	28	(528)		635215	4.4	58.7			
12	2009	16	318702	187733	155112	3406	233	87	2262		1464		889883	(15.4)	53.7			
12	2008	17	352443	214307	191217	1010	979	103	1735	19	338		1021163	(9.8)	53.4			
12	2007	18	535556	307621	355348	1184	12	94	1017	42	231		1082514	15.9	82.4			
12	2006	19	421889	298373	292674	740	40	115	732	50	113		1188368	(1.6)	60.2			
12	2005	20	426506	313213	303161	934	102	44	457	20	603		1237661	(2.9)	59.0			
Prior accident years		21				939	1800	50	1563	23	1203							
Reconciliation		22																
Total (11 to 22)		29				286434	69152	45565	134612	20126	246413							

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

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 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2014	£000	180
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year						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	2014	11				88809	11221	9863			109893		338874		32.4			
12	2013	12	24465	20865		20103	1314	417	12810	8055	969		252641	4.6	18.3			
12	2012	13	23569	21803	15334	595	117	61	381	776	(384)		280873	(26.1)	14.1			
12	2011	14	58388	10169	11445	386	103	38	250	362	(85)		345687	17.7	20.4			
12	2010	15	52818	46267	26994	182	221	12	231	648	(464)		462096	(40.8)	17.4			
12	2009	16	128752	78449	56517	237	268	45	151	93	306		411562	(27.3)	45.1			
12	2008	17	77046	78418	93436	93	100	9	98	8	96		549844	19.4	31.0			
12	2007	18	59796	56068	60203	63	67	25	76	25	54		649962	7.7	18.5			
12	2006	19	76538	79327	77901	16	197	5	223	48	(53)		697201	(1.5)	22.2			
12	2005	20	72280	110150	88521	12	5	7	61	119	(156)		734088	(19.6)	21.9			
Prior accident years		21				40	193	180	178	114	121							
Reconciliation		22																
Total (11 to 22)		29				110536	13806	10662	14459	10248	110297							



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

**Form 23**

Printed 27/03/2015 17:20:53

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2014	£000	220
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year						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	2014	11				128545	144954	44758			318257		412527		77.1			
12	2013	12	162803	247538		77488	137079	19354	211890	35648	(13617)		546978	(5.5)	72.5			
12	2012	13	36020	382766	142313	77472	159436	18720	246269	28808	(19449)		544268	4.0	79.7			
12	2011	14	206474	210829	142023	24365	42893	3390	70889	4075	(4316)		560258	.9	74.8			
12	2010	15	125142	178067	144647	18876	45679	1952	69656	597	(3746)	17766	398968	18.6	84.3			
12	2009	16	136400	192268	152682	7954	9423	777	18129	461	(436)	(415)	430946	(11.1)	71.3			
12	2008	17	190981	251361	212484	5899	21652	719	28141	271	(142)	(15089)	542457	(4.2)	79.6			
12	2007	18	183400	265314	231014	3126	9465	642	14560	451	(1778)	24009	558265	(7.9)	76.6			
12	2006	19	172468	279740	231608	1575	2515	253	3609	272	462	(9195)	577912	(15.7)	70.7			
12	2005	20	158725	279127	204525	803	263	342	202	147	1059	(5408)	557312	(26.2)	65.4			
Prior accident years		21				542	15204	664	7655	8	8747	(4581)						
Reconciliation		22																
Total (11 to 22)		29				346645	588563	91571	671000	70738	285041	7087						

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

Printed 27/03/2015 17:20:53

 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2014	£000	260
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2014	11				123959	94155	60891			279005		548182		50.9			
12	2013	12	117516	194035		98296	40279	9309	140960	53075	(46151)		645848	(23.8)	41.1			
12	2012	13	115349	230297	130100	43900	19634	9139	69144	13640	(10111)		640785	(12.0)	49.6			
12	2011	14	124676	188861	164689	6246	6631	254	14035	172	(1076)		630050	(5.8)	48.0			
12	2010	15	152006	200117	193659	5030	12326	192	18126	367	(945)		606451	5.5	59.9			
12	2009	16	162243	214129	175135	523	475	242	691	249	300		645190	(17.6)	52.5			
12	2008	17	176571	255251	188629	424	2346	44	2752	257	(195)		770349	(25.0)	47.8			
12	2007	18	247894	374296	289624	549	2192	218	1780	81	1098		767996	(21.8)	70.4			
12	2006	19	154962	268009	202074	586	949	166	1273	26	402		834208	(24.0)	43.0			
12	2005	20	178583	241328	194899	488	187	77	327	7	418		873090	(18.9)	42.9			
Prior accident years		21				641	2924	133	4557	5	(864)							
Reconciliation		22																
Total (11 to 22)		29				280642	182098	80665	253645	67879	221881							

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

Printed 27/03/2015 17:20:53

 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2014	11				13510	113591	62636			189737		260949		72.7
12	2013	12	18973	231213		37947	112934	65696	169280	61933	(14636)		411111	(6.3)	57.3
12	2012	13	(283712)	548478	93280	86688	286726	38496	414635	14793	(17518)	2515	379103	(7.9)	58.4
12	2011	14	20149	199236	88912	47098	110675	3263	157511	3058	467		365828	25.5	73.8
12	2010	15	22869	219175	133988	33857	61871	3075	108080	1047	(10324)	335	363342	6.2	70.4
12	2009	16	30020	262074	175839	20167	34979	1626	63917	588	(7733)	(235)	414942	(11.2)	63.3
12	2008	17	34559	308299	254390	15913	20283	2107	41274	272	(3243)	677	500643	(5.1)	65.4
12	2007	18	31842	256578	233160	7077	11221	221	27953	274	(9708)	1322	478107	(1.9)	59.3
12	2006	19	20330	276227	224613	12105	16394	780	28020	527	732	(681)	481073	(8.1)	57.0
12	2005	20	17129	301903	202788	3737	2029	223	1061	395	4533	(88)	512760	(30.8)	44.1
Prior accident years		21				52586	239496	770525	185667	912972	(36032)	232691			
Reconciliation		22													
Total (11 to 22)		29				330685	1010199	948648	1197398	995859	96275	236536			

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

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 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2014	£000	409
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2014	11				10966	12146	6916			30028		63034		47.6			
12	2013	12	11484	16401		10550	1420	1774	8893	7508	(2657)		53124	(16.2)	47.5			
12	2012	13	6803	17406	11215	3266	2647	1475	4005	2807	576		51739	6.9	49.1			
12	2011	14	7842	20968	12202	618	743	1844	2934	1842	(1571)		53661	(26.5)	43.3			
12	2010	15	8406	21497	13488	479	1343	99	1550	12	359		59853	(28.3)	39.8			
12	2009	16	9262	16210	12592	249	820	64	2624	5	(1496)		54992	(15.3)	41.8			
12	2008	17	9824	17171	16196	164	1647	67	2031		(153)		62160	5.3	44.9			
12	2007	18	10349	26778	12743	4	313	22	754		(415)		80037	(51.1)	29.3			
12	2006	19	8195	33571	11190	90	265	16	706		(335)		77919	(65.6)	25.4			
12	2005	20	7444	33089	8977	2	894	4	1187		(287)		79460	(70.2)	21.8			
Prior accident years		21				99	40	(1833)	1612		(3306)							
Reconciliation		22																
Total (11 to 22)		29				26487	22278	10448	26296	12174	20743							

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

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 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2014**

PRA general insurance business reporting category

**Total 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	2014	11				48715	11293	11749			71757		191665		37.4
12	2013	12	51281	36788		28051	2820	643	33142	3646	(5274)		242526	(14.3)	34.1
12	2012	13	72007	47396	29163	2845	6309	313	11671	699	(2903)		291114	(18.5)	38.0
12	2011	14	71761	53772	50069	1467	311	565	1098	504	741		304197	(2.5)	40.8
12	2010	15	71161	76761	73188	1358	274	305	637	648	652		239944	(2.1)	61.0
12	2009	16	89536	65049	53440	842	373	76	2059	240	(1008)		241249	(15.9)	59.8
12	2008	17	99038	67494	64983	384	729	11	1178	362	(416)		255203	(2.1)	64.7
12	2007	18	150691	87745	105870	171	198	28	2918	118	(2639)	(691)	289443	21.1	88.8
12	2006	19	39881	50707	79727	87	154	3	824	33	(613)		113496	57.7	105.6
12	2005	20	1332	6972	4123								10226	(40.9)	53.3
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				83920	22461	13693	53527	6250	60297	(691)			

**Form 23**  
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## Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2014	£000	709
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13			
12	2014	11											(381)					
12	2013	12																
12	2012	13																
12	2011	14						7125			7125		69000		10.3			
12	2010	15																
12	2009	16																
12	2008	17																
12	2007	18																
12	2006	19																
12	2005	20						1512		2500	(988)		5504		27.5			
Prior accident years		21						4539		5000	(461)							
Reconciliation		22																
Total (11 to 22)		29						13176		7500	5676							

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## Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

## Total Business

[illegible]

**Form 24**  
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## Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

### Total Primary (Direct) and Facultative Business

	Company registration number	GL/UK/CM	Period ended			units	Category number
			day	month	year		
R24	2116	GL	31	12	2014	£000	002

[illegible]



**Form 24**  
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## Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

### Total Treaty Reinsurance Accepted Business

[illegible]

**Form 24**  
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## Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

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

**Form 24**

Printed 27/03/2015 17:20:55

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

Total primary (direct) and facultative commercial lines liability business															Company registration number		GL/UK/CM		Period ended			units		Category number			
																			day	month	year						
															R24		2116		GL		31	12	2014	£000	270		
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns		
				29	29	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	12	13	12	14	99	99
Premiums written	Gross Amount		11																								
	Reinsurers' share		12																								
	Net (11-12)		19																								
Claims paid	Gross Amount		21																								
	Reinsurers' share		22																								
	Net (21-22)		29																								
Claims management costs			39																								
Net operating expenses	Commissions		41																								
	Other acquisition expenses		42																								
	Administrative expenses		43																								
	Reinsurers' commissions and profit participations		44																								
	Payable net (41+42+43-44)		49																								
Technical provisions	Brought forward	Undiscounted	51																								
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53																								
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59																								
Balance on each underwriting year (19-29-39-49-59)			69																								

**Form 24**  
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## Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

[illegible]

**Form 24**  
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## Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

[illegible]

**Form 24**  
Printed 27/03/2015 17:20:56

## Global business

Financial year ended **31st December 2014**

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		
R24	2116	GL	31	12	2014	£000	600

[illegible]

**Form 24**  
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## Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

[illegible]

**Form 25**  
Printed 27/03/2015 17:20:56

## Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

## Total Business

[illegible]



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

Form 25

Printed 27/03/2015 17:20:56

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

## Total Primary (Direct) and Facultative Business

Underwriting year ended			Prior underwriting years	Company registration number																GL/UK/CM			Period ended			units		Category number	
				R25																GL			day	month	year	£000		002	
				29	29	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	12	12	12	13	12	14	99	99
Reported claims outstanding	Gross Amount	11	107795																										107795
	Reinsurers' share	12	101174																										101174
Claims incurred but not reported	Gross Amount	13	32618																										32618
	Reinsurers' share	14	26815																										26815
Claims management costs		15																											
Adjustment for discounting	Gross Amount	16	6515																										6515
	Reinsurers' share	17	6515																										6515
	Claims management costs	18																											
Allocation to / (from) another risk category of anticipated surplus		19																											
Balance of the fund		20																											
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	12424																										12424
Provision for unearned premiums		22																											
Provision for unexpired risks		23																											
Deferred acquisition costs		24																											
Other technical provisions (particulars to be specified by way of supplementary note)		25																											
Total (21+22+23-24+25)		29	12424																										12424

**Form 25**  
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## Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

### Total Treaty Reinsurance Accepted Business

[illegible]

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

**Form 25**  
Printed 27/03/2015 17:20:57

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

Total primary (direct) and facultative commercial lines property business														Company registration number		GL/UK/CM		Period ended			units		Category number	
														R25		2116		GL		31	12	2014	£000	260
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns		
		29	29																			99	99	
Reported claims outstanding	Gross Amount	11																						
	Reinsurers' share	12																						
Claims incurred but not reported	Gross Amount	13																						
	Reinsurers' share	14																						
Claims management costs		15																						
Adjustment for discounting	Gross Amount	16																						
	Reinsurers' share	17																						
	Claims management costs	18																						
Allocation to / (from) another risk category of anticipated surplus		19																						
Balance of the fund		20																						
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																						
Provision for unearned premiums		22																						
Provision for unexpired risks		23																						
Deferred acquisition costs		24																						
Other technical provisions (particulars to be specified by way of supplementary note)		25																						
Total (21+22+23-24+25)		29																						

**Form 25**  
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## Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

[illegible]

**Form 25**  
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## Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

[illegible]

**Form 25**  
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## Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

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

[illegible]

**Form 25**  
Printed 27/03/2015 17:20:58

## Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

### Total Proportional Reinsurance Treaty Business accepted

R25	Company registration number	GL/UK/CM	Period ended			units	Category number
			day	month	year		
	2116	GL	31	12	2014	£000	600

[illegible]

**Form 25**  
Printed 27/03/2015 17:20:58

## Global business

Financial year ended **31st December 2014**

PRA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

R25	Company registration number	GL/UK/CM	Period ended			units	Category number
			day	month	year		
	2116	GL	31	12	2014	£000	709

[illegible]



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

Form 26

Printed 27/03/2015 17:20:58

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2014**

PRA general insurance business reporting category

**Proportional property**

										Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
										R26	2116	GL	31	12	2014	000	660	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		1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2014	11				48107	11744	11421			71272		180196		39.6			
12	2013	12	48237	37106		27462	4086	67	32635	4471	(5491)		208475	(14.8)	38.3			
12	2012	13	63032	48287	29747	2684	6226	288	11523	74	(2399)		214232	(19.3)	47.6			
12	2011	14	57313	32651	27839	1341	283	102	658	15	1053		224800	(9.5)	38.6			
12	2010	15	68049	68205	70914	1290	405	73	1588	4	176		232857	6.6	60.4			
12	2009	16	79830	58973	48619	564	313	21	663		235		219691	(16.0)	58.9			
12	2008	17	85029	58078	56823	271	417	9	480		217		224190	(1.0)	63.6			
12	2007	18	121554	71626	85319	150	389	22	790		(229)		208856	19.9	99.3			
12	2006	19	34633	36262	55083	71	94	3	(77)		245		78247	52.4	114.9			
12	2005	20			695													
Prior accident years		21																
Reconciliation		22																
Total (11 to 22)		29				81940	23957	12006	48260	4564	65079							

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

Form 27

Printed 27/03/2015 17:20:58

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2014**

PRA general insurance business reporting category

**Proportional property**

Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %
							Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)					
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2014	11				50639	12362	12022			75023		191161		39.2
12	2013	12	48237	37106		28907	4301	84	32635	4471	(3814)		208475	(10.3)	39.1
12	2012	13	63032	48287	29747	2825	6554	303	11523	74	(1915)		214232	(18.3)	47.8
12	2011	14	57313	32651	27839	1412	298	107	658	15	1144		224800	(9.2)	38.7
12	2010	15	68049	68205	70914	1358	426	77	1588	4	269		232857	6.7	60.5
12	2009	16	79830	58973	48619	593	330	22	663		282		219691	(16.0)	58.9
12	2008	17	85029	58078	56823	285	439	10	480		254		224190	(0.9)	63.6
12	2007	18	121554	71626	85319	158	409	23	790		(200)		208856	19.9	99.3
12	2006	19	34633	36262	55083	75	99	3	(77)		254		78247	52.4	114.9
12	2005	20			695										
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				86252	25218	12651	48260	4564	71297				

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

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

Printed 27/03/2015 17:20:59

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

										Company registration number	GL/UK/CM	Period ended			units	
										R30	2116	GL	31	12	2014	£000
Major currencies	Reporting territory code		Total admissible assets as shown on Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2	Yield %	Technical provisions	Provision for outstanding claims being discounted		Unwind in the discount in the next financial year	Rates of interest at which the provision is being discounted					
								Before deduction for discounting	Deduction for discounting		Highest	Lowest	Average rate			
			1	2	3	4	5	6	7	8	9	10	11			
GBP	AA	11	11612731	1656485	34786	2.1	6692848	1918454	261970	34786	3.8	0.4	2.1			
		12														
		13														
		14														
		15														
		16														
		17														
		18														
		19														
		20														
Other currencies		21														
Total		29	11612731	1656485			6692848	1918454	261970	34786						

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

**Form 30**  
**(Sheet 2)**

Printed 27/03/2015 17:20:59

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

			Company registration number	GL/UK/CM	Period ended			units	
			R30	2116	GL	31	12	2014	£000
Type of Asset			Value of admissible assets as shown on Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2			Yield %	
			1	2	3			4	
Land and buildings			31						
Fixed interest securities	Approved securities		32						
	Other		33						
Variable interest and variable yield securities (excluding items shown in line 36)	Approved securities		34						
	Other		35						
Equity shares and holdings in collective investment schemes			36						
Loans secured by mortgages			37						
All other assets	Producing income		38						
	Not producing income		39						
Total			49						

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

Form 31

Printed 27/03/2015 17:20:59

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2014**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

**Medical expenses**

														Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
																day	month	year					
																R31	2116	GL					31
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2014	11	924119	29830		369062	11923	35584			416569	539375	77.2										
12	2013	12	957522	607	357615	39782	232	622	8231	37193	(4788)	518216	76.9										
12	2012	13	921676	94	386587	840	37	92	126	755	88	515279	75.2										
12	2011	14	728928	21	317268	103	8	29	44	127	(31)	439183	72.3										
12	2010	15	699803	2	307756	66	1	10	4	64	9	416138	74.0										
12	2009	16	656573	4	288463	121	2	3	2	33	91	389419	74.1										
12	2008	17	613789	5	290050	6	2		5	8	(5)	393222	73.8										
12	2007	18	576869		281087	3	205		205		3	390895	72.0										
12	2006	19	510500		238737							336834	70.9										
12	2005	20	476147		203118							290630	69.9										
Prior accident years		21																					
Total (11 to 21)		29		30563		409983	12410	36340	8617	38180	411936												
Line 29 expressed in sterling		30				409983	12410	36340	8617	38180	411936												

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

Form 31

Printed 27/03/2015 17:20:59

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2014**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

**Travel**

Company registration number														GL/UK/CM			Period ended			Monetary units	Category number	Currency code	Reporting territory code
R31														2116		GL	31	12	2014	000	113	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported														
			1	2	3	4	5	6	7	8	9	10	11										
12	2014	11	80351	8312		39738	6187	3981			49906	67623	73.8										
12	2013	12	79772	11149	44588	8483	959	451	9048	2406	(1561)	139942	38.9										
12	2012	13	84916	1319	49723	615	1145	21	2067	88	(374)	99684	51.7										
12	2011	14	101888	208	54902	22	977	163	2391	162	(1391)	94540	59.3										
12	2010	15	83694	2566	34859	269	1038	157	1128	161	175	86690	41.9										
12	2009	16	81802	311	42495	36	142		157		21	88478	48.2										
12	2008	17	114625	111	66030	14	97		77		34	101100	65.4										
12	2007	18	116274	82	57824	15	24		110		(71)	73328	78.9										
12	2006	19	111584	67	48115		50		66		(16)	85328	56.4										
12	2005	20	85420	36	34244	3	50		7		46	54043	63.5										
Prior accident years		21		368		615	48	29	118		574												
Total (11 to 21)		29		24529		49810	10717	4802	15169	2817	47343												
Line 29 expressed in sterling		30				49810	10717	4802	15169	2817	47343												

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

Form 31

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2014**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

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

										Company registration number	GL/UK/CM			Period ended			Monetary units	Category number	Currency code	Reporting territory code
										R31	2116	GL	31	12	2014	000	160	GBP	AA	
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %							
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported										
			1	2	3	4	5	6	7	8	9	10	11							
12	2014	11	67098	17709		168617	46249	40376			255242	591047	43.2							
12	2013	12	96211	10496	132833	77956	20221	14	89751	17769	(9329)	595914	38.8							
12	2012	13	205013	1742	217512	7533	1949	206	10103	149	(564)	605004	37.6							
12	2011	14	193851	1070	238652	5501	1442	159	7248	43	(189)	642795	38.2							
12	2010	15	382772	3544	381951	4589	1449	206	6433	28	(217)	695088	55.8							
12	2009	16	402295	1155	492333	3585	346	92	2262		1761	978664	50.7							
12	2008	17	436538	1143	581975	1063	530	109	1735	19	(52)	1133957	51.5							
12	2007	18	822757	1183	947764	1246	514	99	1017	42	800	1205448	78.8							
12	2006	19	648224	221	734152	779	42	121	731	50	161	1307291	56.2							
12	2005	20	614402	2380	733079	983	108	46	457	20	660	1313579	55.9							
Prior accident years		21		387		989	964	53	1564	23	419									
Total (11 to 21)		29		41030		272841	73814	41481	121301	18143	248692									
Line 29 expressed in sterling		30				272841	73814	41481	121301	18143	248692									

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

Form 31

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2014**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

Creditor

											Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
											R31	2116	GL	31	12	2014	000	182	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %							
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported										
			1	2	3	4	5	6	7	8	9	10	11							
12	2014	11	5929	2660		14540	6523	7697			28760	119625	24.0							
12	2013	12	26831	997	19632	15395	245	282	13102	6359	(3539)	155008	22.9							
12	2012	13	34696	1279	45597	586	166	64	292	403	121	220098	21.1							
12	2011	14	54135	676	64664	380	178	19	235	224	118	326896	20.0							
12	2010	15	87775	309	89670	196	151	4	144	96	111	457991	19.7							
12	2009	16	169324	465	196097	251	82	38	75	93	203	479966	40.9							
12	2008	17	127522	590	183333	98	134	2	64	8	162	764287	24.0							
12	2007	18	116396	200	150055	67	27	22	41	25	50	700764	21.4							
12	2006	19	122342	12	152186	17	90	2	177	48	(116)	1004546	15.2							
12	2005	20	143339	194	176178	13	22		60	119	(144)	924125	19.1							
Prior accident years		21		50		84	67		142	114	(105)									
Total (11 to 21)		29		7432		31627	7685	8130	14332	7489	25621									
Line 29 expressed in sterling		30				31627	7685	8130	14332	7489	25621									



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

Form 31

Printed 27/03/2015 17:21:00

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2014**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

**Other personal financial loss**

										Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
										R31	2116	GL	31	12	2014	000	187	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %						
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported									
			1	2	3	4	5	6	7	8	9	10	11						
12	2014	11	203850	23171		61056	6940	228			68224	169745	40.2						
12	2013	12	216309		5739	3736				1330	2406	110457	8.6						
12	2012	13	150759		1640					148	(148)	81288	2.0						
12	2011	14	155759		8415							80913	10.4						
12	2010	15	141869		6663							68688	9.7						
12	2009	16	112286		20901							53182	39.3						
12	2008	17	50457		10089							35920	28.1						
12	2007	18	32297		6457							15678	41.2						
12	2006	19																	
12	2005	20																	
Prior accident years		21																	
Total (11 to 21)		29		23171		64792	6940	228		1478	70482								
Line 29 expressed in sterling		30				64792	6940	228		1478	70482								

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

Form 31

Printed 27/03/2015 17:21:00

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2014**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

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

											Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
											R31	2116	GL	31	12	2014	000	261	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %							
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported										
			1	2	3	4	5	6	7	8	9	10	11							
12	2014	11	19070	22667		95315	113273	52601			261189	532266	49.1							
12	2013	12	26958	7608	103904	84677	35494	7373	130412	45575	(48443)	573141	40.4							
12	2012	13	37246	7548	224929	41514	20802	732	58732	4823	(507)	614131	46.9							
12	2011	14	79389	7366	268197	6469	5069	386	13343	627	(2046)	598865	46.8							
12	2010	15	72507	4761	302569	5625	8473	241	21260	407	(7328)	566418	55.9							
12	2009	16	79010	1821	295682	611	3316	117	539	224	3281	615177	48.7							
12	2008	17	79172	3264	314344	577	5618	22	9961	254	(3998)	717728	44.7							
12	2007	18	142472	1265	489869	805	2374	45	1696	84	1444	699555	70.5							
12	2006	19	103402	723	317992	615	192	45	355	27	470	728972	43.7							
12	2005	20	124632	565	323345	522	85	102	240	7	462	784133	41.3							
Prior accident years		21		1060		662	4009	18	702	4	3983									
Total (11 to 21)		29		58648		237392	198705	61682	237240	52032	208507									
Line 29 expressed in sterling		30				237392	198705	61682	237240	52032	208507									

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

Form 31

Printed 27/03/2015 17:21:00

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2014**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

**Consequential loss (i.e. business interruption)**

										Company registration number	GL/UK/CM			Period ended			Monetary units	Category number	Currency code	Reporting territory code
										R31	2116	GL	31	12	2014	000	262	GBP	AA	
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %							
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported										
			1	2	3	4	5	6	7	8	9	10	11							
12	2014	11	275	723		2810	15385	3597			21792	104709	20.8							
12	2013	12	1211	146	2660	7581	3724	1090	8403	3475	517	105520	14.3							
12	2012	13	1070	92	15375	1415	643	3596	512	4048	1094	91445	23.0							
12	2011	14	1334	47	9759	188	404	253	948	28	(131)	94989	11.2							
12	2010	15	1453	50	33924	6	225	22	209	57	(13)	98307	34.8							
12	2009	16	1213	52	24165	23	259	62	210	33	101	89173	27.5							
12	2008	17	1420	18	17403	9	127	9	482	9	(346)	100694	17.4							
12	2007	18	2625	46	45305	3	205	95	464		(161)	101629	44.9							
12	2006	19	1881	31	28132		801	114	890		25	98787	29.4							
12	2005	20	1708	64	23624		74	25	58		41	100626	23.6							
Prior accident years		21		118			1484	89	2282		(709)									
Total (11 to 21)		29		1387		12035	23331	8952	14458	7650	22210									
Line 29 expressed in sterling		30				12035	23331	8952	14458	7650	22210									

**Form 31**  
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## Global business

Currency      **Euro**

Reporting territory	General insurance business carried on outside the United Kingdom
United Kingdom	1,000
Other territories	1,000
Total	2,000

PRA general insurance business reporting category

## Employers liability

											Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
											R31	2116	GL	31	12	2014	000	271	EUR	XX
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %							
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported										
			1	2	3	4	5	6	7	8	9	10	11							
12	2014	11	857	1427		279	17549	5680			23508	23784	98.8							
12	2013	12	30	212	1281	1178	12956	9823	23958	739	(740)	28488	88.6							
12	2012	13	780	1906	(149494)	30146	102426	11212	137823	7114	(1153)	2273	(251.2)							
12	2011	14																		
12	2010	15																		
12	2009	16																		
12	2008	17																		
12	2007	18																		
12	2006	19																		
12	2005	20																		
Prior accident years		21																		
Total (11 to 21)		29		3545		31603	132931	26715	161781	7853	21615									
Line 29 expressed in sterling		30				24525	103159	20732	125548	6094	16774									

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

Form 31

Printed 27/03/2015 17:21:00

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2014**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

**Employers liability**

														Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
																day	month	year					
																R31	2116	GL					31
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8				9	10	11							
12	2014	11	801	1961		1822	35249	28513			65584	123251	53.2										
12	2013	12	971	1850	2170	8887	10487	45620	37487	25510	1997	114337	58.7										
12	2012	13	1276	1381	12040	12753	33221	18083	59507	2873	1677	112454	67.7										
12	2011	14	1163	912	26122	20338	41034	224	57131	2080	2385	97214	90.2										
12	2010	15	1250	1114	41439	15595	32414	964	50618	912	(2557)	106540	84.9										
12	2009	16	2869	291	51574	7889	8686	700	17969	284	(978)	124849	55.1										
12	2008	17	3001	244	86589	6981	4380	885	10838	57	1351	154292	64.1										
12	2007	18	4292	360	73427	1455	4282	50	4186	96	1505	170200	46.5										
12	2006	19	3282	35	87717	2093	1525	47	2749	360	556	178569	51.2										
12	2005	20	4093	10	72437	421	781	217	74	343	1002	162200	45.5										
Prior accident years		21		19352		52184	218404	880730	186355	978052	(13089)												
Total (11 to 21)		29		27510		130418	390463	976033	426914	1010567	59433												
Line 29 expressed in sterling		30				130418	390463	976033	426914	1010567	59433												

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

Form 31  
(continuation sheet)

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2014**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

**Employers liability**

												Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
												R31	2116	GL	31	12	2014	000	271	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %									
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported												
		1	2	3	4	5	6	7	8	9	10	11									
12	2004	5164	3	90891	440	5	174	4	193	422	158455	57.8									
12	2003	4907	60	83011	39	348	57	297	63	84	134750	61.9									
12	2002	6976	229	93560	1063	12368		10553		2878	96127	111.3									
12	2001	5066	277	83638	221	443		378		286	97369	86.6									
12	2000	11461	353	92027	782	10767		9187		2362	111871	92.6									
12	1999	12646	358	143989	352	7110	207	6067	230	1372	134802	112.5									
12	1998	12340	537	149941	668	16676	733	14229	814	3034	145492	115.5									
12	1997	12285	534	154458	624	7938	234	6773	260	1763	157163	103.9									
12	1996	11207	425	154087	469	6961	788	5940	875	1403	155218	104.6									
12	1995	11155	487	148577	601	2765	1025	2359	1138	894	159094	96.1									
12	1994	35423	509	149101	763	6347	959	5416	1065	1588	150506	104.4									
12	1993	22280	515	120601	582	3270	5467	2790	6071	458											
12	1992	23761	475	101564	294	4574	22648	3903	25151	(1538)											

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

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

Global business

Currency **British pound**

Financial year ended **31st December 2014**

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

PRA general insurance business reporting category

**Employers liability**

												Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
												R31	2116	GL	31	12	2014	000	271	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %									
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported												
		1	2	3	4	5	6	7	8	9	10	11									
12	1991	23402	439	99547	414	4574	23520	3903	26119	(1514)											
12	1990	22300	608	96246	841	3048	23520	2601	26119	(1311)											
12	1989	21956	544	84774	1459	3048	24390	2601	27085	(789)											
12	1988	21085	511	69181	1619	1524	25262	1300	28053	(948)											
12	1987	19479	332	52010	363	762	26132	650	29020	(2413)											
12	1986	21679	336	53791	444	1524	26132	1300	29020	(2220)											
12	1985	14882	382	45693	614	1525	26132	1301	29020	(2050)											
12	1984	14121	241	38567	531	1525	19163	1301	21281	(1363)											
12	1983	14544	309	40040	1461	1525	20035	1301	22249	(529)											
12	1982	15211	392	39730	805	1525	20905	1301	23215	(1281)											
12	1981	11269	371	28175	778	1525	20907	1301	23217	(1308)											
12	1980	11825	507	27019	1956	1525	20035	1301	22249	(34)											
12	1979	11799	386	25792	621	1525	22648	1301	25151	(1658)											

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

Name of insurer Aviva Insurance Limited

Global business

Currency British pound

Financial year ended 31st December 2014

Reporting territory United Kingdom other than home foreign

PRA general insurance business reporting category

Employers liability

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
		1	2	3	4	5	6	7	8	9	10	11
12	1978	11275	303	23555	1810	1525	21777	1301	24183	(372)		
12	1977	11946	322	45943	5010	1525	34844	1301	38694	1384		
12	1976	15584	353	15196	1373	762	26132	650	29020	(1403)		
12	1975	8050	8254	48333	25187	109865	466904	93745	518497	(10286)		



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

Form 31

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2014**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

**Professional indemnity**

														Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
														R31	2116	GL	31	12	2014	000	272	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2014	11	75	842		301	14264	2760			17325	24195	71.6										
12	2013	12	662	951	1308	7671	25653	2339	31395	1788	2480	49184	75.2										
12	2012	13	632	426	8825	9654	30480	2126	36980	543	4737	58165	87.8										
12	2011	14	2098	322	17679	9138	29434	2438	28061	196	12753	49678	118.1										
12	2010	15	1417	299	28630	7643	18312	1384	21175	51	6113	56525	99.0										
12	2009	16	1398	175	46129	5247	6655	677	10660	18	1901	60036	97.8										
12	2008	17	2124	88	61067	6529	7393	818	15218		(478)	72218	105.0										
12	2007	18	1205	61	49826	5741	12861	613	22306		(3091)	64861	106.4										
12	2006	19	1368	65	46719	3750	11123	456	12735		2594	93789	66.2										
12	2005	20	3055	56	47509	1733	1139	30	1768		1134	107433	46.9										
Prior accident years		21		623		2890	6147		3971		5066												
Total (11 to 21)		29		3908		60297	163461	13641	184269	2596	50534												
Line 29 expressed in sterling		30				60297	163461	13641	184269	2596	50534												

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

Form 31  
(continuation sheet)

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2014**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

**Professional indemnity**

												Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
												R31	2116	GL	31	12	2014	000	272	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %									
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported												
		1	2	3	4	5	6	7	8	9	10	11									
12	2004	4193	22	22496	568	1660		2951		(723)	88950	27.8									
12	2003	3012	33	19963	18	1230		20		1228	78645	27.0									
12	2002	1528	32	21304	302	246		41		507	62922	34.7									
12	2001	825	27	16318	59	246		122		183	41638	39.9									
12	2000	1128	27	16170	13	184		102		95	42960	38.1									
12	1999	1125	25	18687	1225	184		102		1307	62832	32.0									
12	1998	990	33	28473	9	184		102		91	83092	34.5									
12	1997	672	24	21401	33	184		102		115	83145	26.0									
12	1996	613	14	20243	564	123		20		667	33168	63.1									
12	1995	102	53	6105		615		41		574	8032	83.7									
12	1994	123	27	2468	17	61		1		77	4137	61.5									
12	1993	122	19	1604	26			20		6											
12	1992	91	38	922	7					7											

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

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

Global business

Currency **British pound**

Financial year ended **31st December 2014**

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

PRA general insurance business reporting category

**Professional indemnity**

												Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
												R31	2116	GL	31	12	2014	000	272	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %									
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported												
		1	2	3	4	5	6	7	8	9	10	11									
12	1991	58	27	691																	
12	1990	48	35	271																	
12	1989	33	29	695																	
12	1988	30	22	49																	
12	1987	31	23	743																	
12	1986	21	22	5																	
12	1985	31	20	355	49					49											
12	1984	17	25	880		1230		347		883											
12	1983	14	22	4																	
12	1982	13	23	1																	
12	1981	1	1	4																	
12	1980	1																			
12	1979	1																			

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

Name of insurer Aviva Insurance Limited

Global business

Currency British pound

Financial year ended 31st December 2014

Reporting territory United Kingdom other than home foreign

PRA general insurance business reporting category

Professional indemnity

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
		1	2	3	4	5	6	7	8	9	10	11
12	1978											
12	1977											
12	1976	2		2								
12	1975											

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

Form 31

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2014**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

**Public and products liability**

										Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
										R31	2116	GL	31	12	2014	000	273	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %						
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported									
			1	2	3	4	5	6	7	8	9	10	11						
12	2014	11	3471	3934		5650	44574	24887			75111	150654	49.9						
12	2013	12	5564	2697	6244	13864	52820	8496	47425	30626	(2871)	156425	52.1						
12	2012	13	6171	2561	22685	18344	58889	904	75963	498	1676	160092	63.0						
12	2011	14	5514	248	40851	18003	39392	914	65636	850	(8177)	164587	60.2						
12	2010	15	7426	414	49531	10608	11707	877	32018	646	(9472)	150342	48.4						
12	2009	16	7703	328	49686	7242	17996	324	31934	283	(6655)	156480	48.1						
12	2008	17	9706	137	81394	3181	6855	504	13176	215	(2851)	188384	48.8						
12	2007	18	8719	59	72106	1216	4066	85	8302	106	(3041)	169960	45.6						
12	2006	19	9046	26	68284	6873	3958	317	14600	167	(3619)	196228	40.5						
12	2005	20	9979	54	58069	1788	14	2	1775	52	(23)	196631	30.4						
Prior accident years		21		868		9041	39921	58	32919	16	16085								
Total (11 to 21)		29		11326		95810	280192	37368	323748	33459	56163								
Line 29 expressed in sterling		30				95810	280192	37368	323748	33459	56163								

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

Form 31  
(continuation sheet)

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2014**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

**Public and products liability**

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
		1	2	3	4	5	6	7	8	9	10	11
12	2004	11901	104	56412	93	511		1006	14	(416)	211827	26.9
12	2003	10481	110	60131	44	619		841	2	(180)	189254	32.1
12	2002	10410	35	71586	15	292		354		(47)	141420	50.8
12	2001	13690	48	66856	234	1280	2	1664		(148)	136135	50.2
12	2000	20684	84	87086	85	1443	3	2337		(806)	135006	65.6
12	1999	18189	37	89946	40	1541	2	1862		(279)	147359	62.1
12	1998	17215	11	126267	468	1811	4	2222		61	171178	75.1
12	1997	19918	49	107042	8	231	1	775		(535)	186719	57.5
12	1996	18269	29	90136	53	466	1	484		36	160574	56.5
12	1995	18266	4	109607	24	1447	2	459		1014	189421	58.6
12	1994	19434	19	100843		660	1	632		29	196545	51.6
12	1993	25134	27	108425		353	1	274		80		
12	1992	26864	10	96594		1071	2	1001		72		

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

Form 31  
(continuation sheet)

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2014**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

**Public and products liability**

												Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
												R31	2116	GL	31	12	2014	000	273	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %									
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported												
		1	2	3	4	5	6	7	8	9	10	11									
12	1991	29679	8	90382	4	129		73		60											
12	1990	29840	9	108591		175		89		86											
12	1989	28491	5	83449	5483	3925	5	1367		8046											
12	1988	28064	4	62764	318	819	2	785		354											
12	1987	32663	10	63098	30	1525	2	154		1403											
12	1986	33349	5	54881	3	862	1	413		453											
12	1985	34891	9	42906	11	1118	1	381		749											
12	1984	41827	7	42187	4	460	1	425		40											
12	1983	44631	4	39506	17	431	1	240		209											
12	1982	44613	10	32049	75	786	1	817		45											
12	1981	41482	12	24013	8	808	1	567		250											
12	1980	34942	12	23068	340	1361	2	1628		75											
12	1979	36123	3	18014	181	718	1	952		(52)											

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

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Name of insurer Aviva Insurance Limited

Global business

Currency British pound

Financial year ended 31st December 2014

Reporting territory United Kingdom other than home foreign

PRA general insurance business reporting category

Public and products liability

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
		1	2	3	4	5	6	7	8	9	10	11
12	1978	34060	15	18290	10	1898	2	1515		395		
12	1977	33242	10	13122	244	572	1	606		211		
12	1976	41083	18	13852	10	844	1	499		356		
12	1975	64	160	2099	1239	11765	17	8497		4524		



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## Global business

Currency      **Euro**

Reporting territory	General insurance business carried on outside the United Kingdom
United Kingdom	1,000
Other territories	1,000
Total	2,000

PRA general insurance business reporting category

## Public and products liability

														Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
														R31	2116	GL	31	12	2014	000	273	EUR	XX
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2014	11	32	180		1127	10902	6069			18098	21442	84.4										
12	2013	12	112	182	1111	2649	20876	6964	27019	670	2800	32947	95.9										
12	2012	13	1766	1431	(188723)	30054	124121	13698	171039	6488	(9654)	2424	(860.1)										
12	2011	14																					
12	2010	15																					
12	2009	16																					
12	2008	17																					
12	2007	18																					
12	2006	19																					
12	2005	20																					
Prior accident years		21																					
Total (11 to 21)		29		1793		33830	155899	26731	198058	7158	11244												
Line 29 expressed in sterling		30				26253	120983	20744	153700	5555	8726												

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Name of insurer

Aviva Insurance Limited

Global business

Financial year ended

31st December 2014

PRA general insurance business reporting category

Private motor comprehensive

Currency

Euro

Reporting territory

General insurance business carried on outside the United Kingdom

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2014	11	17641	6924		20950	62128	13972			97050	104530	92.8	289	8.5
12	2013	12	27905	942	31497	12359	39341	2116	50485	3585	(254)	97249	87.7	191	15.1
12	2012	13	5869	5497	(152920)	47770	84097	6277	127704	12190	(1750)	21479	(68.8)	22	51.7
12	2011	14													
12	2010	15													
12	2009	16													
12	2008	17													
12	2007	18													
12	2006	19													
12	2005	20													
Prior accident years		21													
Total (11 to 21)		29		13363		81079	185566	22365	178189	15775	95046				
Line 29 expressed in sterling		30				62920	144006	17356	138281	12242	73759				

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

Printed 27/03/2015 17:21:01

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2014**

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

PRA general insurance business reporting category

**Private motor comprehensive**

										Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
										R32	2116	GL	31	12	2014	000	121	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %				
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported									
			1	2	3	4	5	6	7	8	9	10	11	12	13				
12	2014	11	247049	87883		369937	387213	72248			829398	1067331	77.7	2462	13.6				
12	2013	12	290551	49579	371966	165983	258118	25501	367203	88746	(6347)	1136193	72.3	2459	13.8				
12	2012	13	299325	39128	588922	76826	134554	34346	194369	49232	2125	1158479	72.0	2514	13.5				
12	2011	14	266853	20401	544476	41359	119832	4586	160809	3154	1814	1004344	70.7	2160	13.3				
12	2010	15	278421	11397	584564	28783	28000	866	53446	965	3238	782518	82.1	1915	15.1				
12	2009	16	310124	2697	648348	16851	63802	1388	79510	721	1810	822855	88.8	1989	15.7				
12	2008	17	312964	1785	859291	8723	77439	476	85048	385	1205	1047805	90.3	1795	17.5				
12	2007	18	348829	1189	934817	6720	38356	283	43596	110	1653	1146186	85.5	2060	17.0				
12	2006	19	420742	1012	1066565	3098	111225	550	113749	422	702	1332998	88.6	2534	16.6				
12	2005	20	447114	471	979618	1866	45716	1272	47133	786	935	1355078	75.9	2717	16.5				
Prior accident years		21		3952		8067	159126	2114	158836	1136	9335								
Total (11 to 21)		29		219494		728213	1423381	143630	1303699	145657	845868								
Line 29 expressed in sterling		30				728213	1423381	143630	1303699	145657	845868								

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

Printed 27/03/2015 17:21:01

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2014**

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

PRA general insurance business reporting category

**Private motor non-comprehensive**

										Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
										R32	2116	GL	31	12	2014	000	122	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %				
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported									
			1	2	3	4	5	6	7	8						9	10	11	12
12	2014	11	4283	1565		4567	8083	1197			13847	17504	79.1	43	13.6				
12	2013	12	6897	1228	8510	5689	6389	872	10356	2195	399	26347	81.5	55	14.8				
12	2012	13	5579	785	19684	2733	7867	1160	10031	1370	359	28759	109.3	55	11.6				
12	2011	14	4373	570	22230	2425	3485	868	6161	948	(331)	18119	160.1	32	15.4				
12	2010	15	7594	107	19438	1399	1409	771	3506	765	(692)	18149	126.8	50	15.4				
12	2009	16	6073	58	17207	958	877	142	1782	155	40	13684	140.2	47	13.0				
12	2008	17	6134	45	21900	4178	888	467	5383	568	(418)	20948	131.0	40	15.4				
12	2007	18	13008	738	51209	232	661	25	7894	26	(7002)	51337	101.5	100	13.7				
12	2006	19	24083	813	94610	255	8789	56	2784	36	6280	107242	96.7	225	11.1				
12	2005	20	45769	887	125759	186	16637	567	11395	445	5550	142461	100.5	314	14.9				
Prior accident years		21		373		8045	33225	636	43982	14	(2090)								
Total (11 to 21)		29		7169		30667	88310	6761	103274	6522	15942								
Line 29 expressed in sterling		30				30667	88310	6761	103274	6522	15942								

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

Printed 27/03/2015 17:21:01

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2014**

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

PRA general insurance business reporting category

**Fleets**

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2014	11	62139	30313		106602	116582	36311			259495	368440	70.4	456	20.3
12	2013	12	99070	11209	130980	59512	96945	15331	147196	25315	(723)	403134	75.1	503	21.9
12	2012	13	95297	6764	190639	44029	77371	12314	119000	17297	(2583)	383837	84.5	474	21.5
12	2011	14	88140	3483	238151	16833	24356	1781	42285	2831	(2146)	361838	77.7	454	20.2
12	2010	15	85227	1903	184755	12314	34919	1181	47959	154	301	299985	77.7	375	23.2
12	2009	16	89015	1121	198977	5051	19162	278	24939	245	(693)	314354	71.1	336	26.8
12	2008	17	96889	877	296838	3034	17102	137	32426	233	(12386)	390487	81.2	435	22.5
12	2007	18	87531	729	313220	2145	9690	476	9882	359	2070	405060	80.4	461	19.1
12	2006	19	93683	681	311866	1721	24644	262	27121	266	(760)	431732	78.4	512	18.4
12	2005	20	100565	144	286244	1041	29627	253	31413	33	(525)	405876	78.1	463	21.8
Prior accident years		21		1493		1190	56295	274	51741	5	6013				
Total (11 to 21)		29		58717		253472	506693	68598	533962	46738	248063				
Line 29 expressed in sterling		30				253472	506693	68598	533962	46738	248063				

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

Printed 27/03/2015 17:21:01

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2014**

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

PRA general insurance business reporting category

**Commercial vehicles (non-fleet)**

											Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
											R32	2116	GL	31	12	2014	000	222	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %					
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported										
1	2	3	4	5	6	7	8	9	10	11	12	13								
12	2014	11	5880	1485		8109	8913	1848			18870	31187	60.5	91	8.1					
12	2013	12	9380	1091	14935	7864	12786	1499	16564	3647	1938	53845	68.9	119	8.8					
12	2012	13	12109	863	31843	3690	10384	193	14958	670	(1361)	81015	56.9	146	8.9					
12	2011	14	13180	658	55585	2954	9491	157	11387	142	1073	105326	64.7	192	7.2					
12	2010	15	13675	401	37120	2811	4136	237	7862	199	(877)	54470	81.3	104	13.5					
12	2009	16	12402	335	39264	1279	4700	185	5962	30	172	70775	64.2	147	8.7					
12	2008	17	13272	44	39192	259	728	49	709	2	325	82800	48.6	161	8.3					
12	2007	18	11600	76	35602	54	895	64	207	15	791	65376	56.0	120	9.7					
12	2006	19	11494	11	37080	9	21	1	41	1	(11)	62446	59.4	117	9.8					
12	2005	20	5773	5	29807	241	139	31	238	30	143	63254	47.8	110	5.3					
Prior accident years		21		464		336	49229	293	41990		7868									
Total (11 to 21)		29		5433		27606	101422	4557	99918	4736	28931									
Line 29 expressed in sterling		30				27606	101422	4557	99918	4736	28931									

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

Printed 27/03/2015 17:21:01

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2014**

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

PRA general insurance business reporting category

**Motor other**

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2014	11	22482	2720		13075	15892	4163			33130	48188	68.8	133	18.9
12	2013	12	18779	1670	15933	10501	17423	1802	23615	5076	1035	65852	69.3	121	16.9
12	2012	13	24925	1125	36970	6508	24737	1875	31437	1120	563	88097	79.6	153	17.0
12	2011	14	32967	2837	54762	5860	11322	1629	17236	1103	472	97792	75.2	155	23.1
12	2010	15	32042	2207	47915	4744	9029	636	13835	244	330	65555	95.1	119	28.8
12	2009	16	28961	336	50841	2130	4414	355	5902	186	811	79362	72.8	100	29.3
12	2008	17	36318	542	69936	3100	26081	571	15882	36	13834	82476	120.9	103	35.8
12	2007	18	37483	1422	66550	1103	3668	136	4471	78	358	84719	84.3	121	32.2
12	2006	19	34230	86	56359	62	108	3	137	4	32	85707	66.0	122	28.1
12	2005	20	35838	86	54551	50	2596	76	2468	84	170	89539	64.0	114	31.5
Prior accident years		21		178		298	9404	133	8226	4	1605				
Total (11 to 21)		29		13209		47431	124674	11379	123209	7935	52340				
Line 29 expressed in sterling		30				47431	124674	11379	123209	7935	52340				

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

Form 34

Printed 27/03/2015 17:21:02

Name of insurer **Aviva Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2014**Reporting territory **World Wide**

PRA general insurance business reporting category

**Aviation liability**

Underwriting year ended			Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (2+3+4-5-6)	Gross premiums written	Claims ratio %
			In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
Month	Year		1	2	3	4	5	6	7	8	9
12	2014	11									
12	2013	12									
12	2012	13									
12	2011	14									
12	2010	15									
12	2009	16									
12	2008	17									
12	2007	18									
12	2006	19									
12	2005	20									
Prior underwriting years		21		5583	135827	12287	151528	14691	(12522)		
Total (11 to 21)		29		5583	135827	12287	151528	14691	(12522)		
Line 29 expressed in sterling		30		3580	87108	7880	97177	9422	(8031)		



**Currency rates****Form 36**

Printed 27/03/2015 17:21:02

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

		Company registration number	GL/UK/CM	Period ended		
				day	month	year
		R36	2116	GL	31	12 2014
Name of currency		Currency code		no. of units to £ sterling		
Euro		EUR		1.288600		
US dollar		USD		1.559300		

# Equalisation provisions

Form 37  
Printed 27/03/2015 17:21:02

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

		Company registration number		GL/UK/CM		Period ended			units
		R37	2116	GL	31	12	2014	£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	3896340	458966	13768					
Net premiums written in the current year	12	1184030	79455	801					
Maximum provision	13	203215	21537	1166			225918		

## Calculation of the transfer to/from the provision

Equalisation provision brought forward	21						199141	
Transfers in	22	35521	2384	48			37953	
Total abnormal loss	23			45				
Provisional transfers out	24			45			45	
Excess of provisional transfer out over fund available	25							
Provisional amount carried forward (21+22-24+25)	26						237049	
Excess, if any, of 26 over 13	27						11131	
Equalisation provision carried forward (26-27)	28						225918	
Transfer in/(out) for financial year (28-21)	29						26777	

# Equalisation provisions technical account: Accident year accounting

**Form 38**  
Printed 27/03/2015 17:21:02

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

		Company registration number		GL/UK/CM		Period ended			units
		R38	2116	GL	31	12	2014	£000	
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)			
		1	2	3	4	5			
<b>Other than credit business</b>									
Net premiums earned	11	1218386	83491	1628					
Claims incurred net of reinsurance	12	529877	15924	1592					
Trigger claims value	13	883330	60531	1547					
Abnormal loss	19			45					
Trigger claims ratio		72.5 %	72.5 %	95 %	25 %	100 %			

## Credit business

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

# Equalisation provisions technical account: Underwriting year accounting

**Form 39**  
Printed 27/03/2015 17:21:03

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

		Company registration number		GL/UK/CM		Period ended			units	
		R39	2116	GL	31	12	2014	£000		
		Business grouping A (property)		Business grouping B (business interruption)		Business grouping C (marine and aviation)		Business grouping D (nuclear)		Business grouping E (non-proportional treaty)
		1		2		3		4		5
<b>Other than credit business</b>										
Net premiums written	11					(663)				
Claims net of reinsurance	12					(929)				
Trigger claims value	13									
Abnormal loss	19									
Trigger claims ratio		72.5%		72.5%		95%		25%		100%

## Credit business

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

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

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

Reinsurer details As required by rule 9.25; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
Renaissance Re Holdings Ltd Renaissance House 12 Crow Lane Pembroke HM 19 Bermuda	None		2,327	162			Previously AIOI Insurance Company Limited
HSBC Holdings PLC 1 Grand Canal Square Grand Canal Harbour Dublin 2 Ireland	None						
MS&AD Insurance Group Holdings Inc 12F, Yaseu First Financial Bldg. 1-3-7, Yaseu, Chuo- ko Japan	None						
Tokio Marine Holdings Tokio Marine Nichido Building Shintan 1-2-1 Marunouchi , Chiyoda-Ku, Tokyo 100-0005 Japan	None		878			21,183	
Pool Reinsurance Co Ltd Hanover House 14 Hanover Square London W1S 1HP	None	55,855				27,383	
Swiss Reinsurance Company Ltd Mythenquai 50/60 PO Box 8022 Zurich Switzerland	None		40,355	3,048		30,728	
Munich Reinsurance Co. 107 Koenigstrasse 80802 Munich Germany	None	8,038	35,057	1,045		89,911	

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

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

Reinsurer details As required by rule 9.25; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
Aviva Re Ltd Cannon's Court, 22 Victoria Street Hamilton HM 12 Bermuda	Fellow group undertaking	1,461	86	4,155		12,477	
General Reinsurance UK Ltd (Berkshire Hathaway Inc) 3555 Farnam Street Suite 1440 Omaha NE68131 USA	None		3,584	521		14,911	
Partner Reinsurance Company Wellesley House South 90 Pitts Bay Road Pembroke HM 08 Bermuda	None		5,891			15,540	
Carphone Warehouse Assurance Limited 49 Victoria Street Hamilton HM12 Bermuda	None						
Montpelier Re Holdings Ltd 94 Pitts Bay Road Pembroke, HM08 Hamilton Bermuda	None		1,010	67			
Aviva International Insurance Ltd St Helens 1 Undershaft London EC3P 3DQ	Fellow group undertaking	551,356			329,957	351,130	
Aviva Life Re Limited One Park Place Hatch Street Dublin 2 Ireland	Fellow group undertaking						

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

**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>
Aviva Annuity UK Limited 2 Rougier Street York YO90 1UU	Fellow group undertaking	7,849				305,284	
Colombia Insurance Company (Berkshire Hathaway Inc) 3555 Farnam Street Suite 1440 Omaha NE68131 USA	None			21,228			
Transatlantic Holdings Inc 80 Pine Street New York 10005, USA	None	213	2,871	85			
ACE Ltd. 17 Woodbourne Avenue, Hamilton HM08 Bermuda	None		1,538	67			
XL Capital Ltd Brian O'Hara House One Bermudiana Rd Hamilton HM08 Bermuda	None		788	22		1,347	
HDI Haftpflichtverband der Deutschen Industrie VaG Riethorst 2 D-30649 Hannover Germany	None	1,065	8,960	68		2,192	
Lloyd's Underwriters 1 Lime Street London EC3M 7HA	None	10,243		1,543		11,154	

Name of insurer **Aviva Insurance Limited**

Global Business

Financial year ended **31st December 2014**

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

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



Name of insurer              Aviva Insurance Limited

Global Business

Financial year ended        **31st December 2014**

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

<b>Cedant details</b>	<b>Connection</b>	<b>Premiums receivable</b>	<b>Deposits made included at F13L57</b>	<b>Debts outstanding included at F13L74</b>	<b>Comments</b>
<b>As required by Rule 9.27 (Para 1(a))</b>	<b>(Para 1(b))</b>	<b>(Para 1(c)) £000</b>	<b>(Para 1(d)) £000</b>	<b>(Para 1(e)) £000</b>	
Gresham Insurance Company Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Subsidiary	171,287			100% quota share agreement

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

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

- (a) The investment guidelines operated by the Company during 2014 for the use of derivative contracts were as follows:
- (b) Derivatives will only be used in accordance with guidelines issued by the Prudential Regulation Authority for the purpose of efficient portfolio management or reduction in investment risk. They must not be used for speculative purposes, must be fully covered by the assets of the fund and must not be used to "gear up" a fund.
- (i) **Futures**  
Futures may be used to implement asset allocation decisions, where this is more efficient than trading in the underlying securities or would avoid disruption to asset allocation strategies.
- Forward foreign exchange contracts may be used to manage the impact of currency fluctuations on the balance sheet and to hedge cash flows.
- (ii) **Options**  
Transactions in financial options may only be undertaken with the prior approval of the Group Derivatives' Committee. Their use is limited to balance sheet risk reduction, including the management of the solvency capital surplus.
- (iii) **Swaps**  
Except for foreign exchange swaps (referred to under futures), swaps may only be undertaken following the prior approval of the Group Derivatives Committee. Their use is limited to balance sheet risk reduction.
- (b) There are no specific guidelines for the use of contracts that are not reasonably likely to be exercised at the start of the contract. Such contracts may be entered into for foreign exchange hedging purposes. If such contracts were entered into and not exercised, there would be no additional cost to the Company.
- (c) During the financial period, no contracts were entered into that were not reasonably likely to be exercised at the start of the contract.
- (d) No derivative contracts were held at any time during the financial year that required a significant provision under INSPRU 3.2.17R, and no derivative contracts held during the year fell under the permitted links rules.
- (e) During the year, £26.8m of coupons were paid out on Interest Rate and Credit Default SWAPS. In addition £6.3m of premiums was received on matured Options and SWAPS.

Name of insurer        **Aviva Insurance Limited**

Global business

Financial year ended    **31st December 2014**

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

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

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

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

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

## **SUMMARY OF REINSURANCE ARRANGEMENTS**

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

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

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

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

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

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

### **4. Miscellaneous**

- 4.1: Group Marine Excess of Loss Reinsurance Programme
- 4.2: UK & Ireland Latent Defects Quota Share Treaty
- 4.3: UK & Ireland Bonds and Guarantee Quota Share Treaty
- 4.4: Group Personal Accident Excess of Loss Reinsurance Programme
- 4.5: UK & Ireland Cyber Policy Quota Share Treaty
- 4.6: Mixer Phase I Quota Share Reinsurance Programme

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

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



Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

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

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

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

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

Type of Cover: Property Per Risk Excess of Loss Reinsurance

Business Reinsured: The Company

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

Deductible - £5m (€6.25m IRO Ireland branch only)

Reinstatements - Layer 1 = 4 reinstatements

Layer 2 = 4 reinstatements

Layer 3 = 3 reinstatements

Layer 4 = 2 reinstatements

Layer 5 = 1 reinstatement

Comments - None

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

Period of Cover: 01/01/2014 - 31/12/2014

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

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

Type of Cover: Per Risk Excess of Loss Conflagration Reinsurance

Business Reinsured: The Company

From Ground up Cover - £30m (€30m IRO Ireland branch only)

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

Reinstatements - 1

Comments - None

Period of Cover: 01/01/2014 - 31/12/2014

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Name of insurer               **Aviva Insurance Limited**

Global business

Financial year ended       **31st December 2014**

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

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

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

Type of Cover:                       Casualty Excess of Loss Reinsurance

Business Reinsured:               The Company

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

Deductible                       -   £10m

Reinstatements               -   Maximum amount recoverable £45m

Comments                       -   None

Period of Cover:               01/07/2014 – 30/06/2015

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Name of insurer               **Aviva Insurance Limited**

Global business

Financial year ended       **31st December 2014**

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

## **4. Miscellaneous**

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

Type of Business Covered:	Marine insurance and reinsurance
Type of Cover:	Marine Excess of Loss Reinsurance
Business Reinsured:	The Company
From Ground up Cover	- £40m
Deductible	- £2m
Reinstatements	Layers 1, 2 & 3 - 2 reinstatements Layers 4, 5 & 6 - 1 reinstatement
Comments	- Reinstatement Premium Protection in place
Period of Cover:	01/01/2014 – 31/12/2014

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### **4.2: UK & Ireland Latent Defects Quota Share Treaty**

Type of Business Covered:	Commercial Property
Type of Cover:	Quota Share Treaty
Business Reinsured:	The Company
From Ground up Cover	- £20m
Deductible	- Maximum retention £10m
Comments	- None
Period of Cover:	01/01/2014 - 31/12/2014

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Name of insurer           **Aviva Insurance Limited**

Global business

Financial year ended     **31st December 2014**

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

**4.3: UK Bonds and Guarantee Quota Share Treaty**

Type of Business Covered:	Bonds & Guarantee
Type of Cover:	Variable Quota Share
Business Reinsured:	The Company
From Ground up Cover	- £50m (€50m IRO Ireland branch only)
Deductible	- Maximum retention £10m (€10m IRO Ireland branch only)
Comments	- None
Period of Cover:	01/01/2014 - 31/12/2014

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

Type of Business Covered:	Personal Accident
Type of Cover:	Excess of Loss Reinsurance
Business Reinsured:	The Company
From Ground up Cover	- £100m single risk and event (€25m IRO Ireland branch only)
Deductible	- £5m (€5m IRO Ireland branch only)
Reinstatements	- Layer 1 = 3 reinstatements Layer 2 = 2 reinstatements Layer 3 = 2 reinstatements Layer 4 = 2 reinstatements
Comments	- Reinstatement Premium Protection in place
Period of Cover:	01/01/2014 - 31/12/2014

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Name of insurer           **Aviva Insurance Limited**

Global business

Financial year ended     **31st December 2014**

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

**4.5: UK & Ireland Cyber Policy Quota Share Treaty**

Type of Business Covered:     Cyber

Type of Cover:                 Quota Share

Business Reinsured:          The Company

From Ground up Cover     -     £0.5m

Deductible                 -     Maximum retention £0.25m

Comments                    -     None

Period of Cover:             01/01/2014 - 31/12/2014

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**4.6: Mixer Phase 1 Quota Share Reinsurance Programme**

Type of Business Covered:     Retrospective and Prospective insurance and reinsurance

Type of Cover:                 5% Whole Account Quota Share

Business Reinsured:          The Company

Deductible                 -     £nil

Comments                    -     No specified monetary limits in contract

Period of Cover:             01/01/2014 – 01/01/2015

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Name of insurer                    **Aviva Insurance Limited**

Global business

Financial year ended        **31st December 2014**

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

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

### **UK**

#### **Property:**

*Per Event (UK)*                    £150,000,000

*Per Risk*                                £5,000,000

#### **Casualty:**

*Motor*                                    £10,000,000

*EL /PL*                                   £10,000,000

*Other classes*                        £10,000,000

**Marine**                                   £2,000,000

**Latent Defects**                       £10,000,000

**Bonds & Guarantees**                £10,000,000

**Personal Accident**                   £5,000,000

**Cyber**                                    £250,000

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

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

## **6. Reinsurance Premiums Analysis**

<b>Combined categories</b>	<b>Facultative</b>	<b>Non-facultative</b>	<b>Total</b>
	<b>£000</b>	<b>£000</b>	<b>£000</b>
Accident & health (110)		50,528	50,528
Personal lines motor (120)		181,049	181,049
Household and domestic all risks (160)	2,799	97,473	100,272
Personal lines financial loss (180)		31,206	31,206
Commercial motor (220)	5,173	76,279	81,452
Commercial lines property (260)	20,922	197,605	218,527
Commercial lines liability (270)	1,495	127,450	128,945
Commercial lines financial loss (280)	262	14,305	14,567
Aviation (330)		780	780
Non-proportional Reinsurance accepted (500)		381	381
Proportional Reinsurance accepted (600)		16,769	16,769
<b>Total</b>	<b>30,651</b>	<b>793,825</b>	<b>824,476</b>

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

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

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

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

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

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

### **\*0101\* Modification to the return**

The return has been prepared in accordance with the Accounts and Statements Rules as modified by a direction under section 138A of the Financial Services and Markets Act 2000 made on 4th January 2013, and which expired on 4<sup>th</sup> January 2015. The direction allowed the Company to increase the limit for its unlisted subsidiaries valued at market value to 1.5% of the General business amount per entity where part of the exposure would otherwise fall within INSPRU 2.1.22R 3(c), except if the amount which was 80% of the exposure gave a lower amount, then the value was limited to the lower amount.

### **\*0301\* Net admissible asset reconciliation**

	<b>2014 £000</b>	<b>2013 £000</b>
Total admissible assets (Form 13, line 89)	13,434,916	15,100,035
Total liabilities (Form 15, line 69)	(10,045,572)	(10,829,739)
Net admissible assets	3,389,344	4,270,296
Add: capital requirement of regulated related undertakings	706,100	911,000
	4,095,444	5,181,296
Total capital resources after deductions (Form 3, line 79.3)	4,095,444	5,181,296

### **\*0310\* Valuation differences**

At 31st December 2014, Form 3, line 35.3 was £225,918k, which comprised the claims equalisation provision.

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

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

	<b>2014 £000</b>
Opening profit and loss account and other reserves (Form 3, line 12.4)	7,146,000
Add: transfer between capital and reserves	981,708
Add: FV gains/(losses) on investment in subsidiaries	(601,700)
Losses retained for the financial year (Form 16, line 59)	(1,809,992)
Add: Movement on equalisation provision	26,777
	<hr/>
Profit and loss account and other reserves (Form 3, line 12.3)	5,742,793 <hr/>

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

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

As a result of the transfer of the insurance business, the 2014 and 2013 values on Forms 11 and 12 have been calculated as though the effects of the transfer had been applied to the full three year history required in those Forms.

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

As a result of the Section 13(1) transfer described in note 1102, 1202 above, the 2014 and 2013 values on Forms 11 and 12 have been calculated as though the effects of this transfer had been applied to the full three year history required in those Forms. Consequently, in this return, Forms 11 and 12 contain values which would not agree with the revenue Forms 21 et seq which are included both in this return and the corresponding Forms in the 2013 and 2012 returns.

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

At 31st December 2014, the aggregate values of the following types of investments were held by the Company:

1.	Unlisted investments, comprising debt and equity securities	£199k (2013 - £10,289k)
2.	Listed investments which are not readily realisable	£nil (2013 - £nil)
3.	Holdings in non-authorised collective investment schemes	£49,660k (2013 - £4,044k)



## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

### **\*1302\* Aggregate value of hybrid securities**

At 31st December 2014, the Company held £27k (2013 - £74k) in hybrid securities.

### **\*1304\* Set off policy**

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

### **\*1305\* Maximum counterparty exposure**

The Company's management of credit risk is carried out in accordance with the Aviva Group credit risk framework, which includes setting exposure limits and monitoring exposures in accordance with ratings set by credit ratings agencies such as Standard & Poor's. Financial assets are graded according to current credit ratings issued. A credit limit for each counterparty is set based on default probabilities that are in turn based on the rating of the counterparty and the type and duration of exposure concerned. Exposure levels are reported to, and reviewed by, the Aviva Insurance Limited ("AIL") Asset Liability Committee monthly and reported to the AIL Board via the Capital and Liquidity Report quarterly. Additional oversight is provided by Group ALM. Where exposures approach or exceed credit limits, these are reviewed with alternate actions considered. In some circumstances breach positions are risk accepted, in these cases the position is reviewed at least annually.

The Aviva Group credit risk framework also incorporates the management of exposure to reinsurance counterparties, including actual and contingent reinsurance exposure. Reinsurance exposures are monitored at an Aviva Group level as most reinsurance programmes are placed on a Group-wide basis.

### **\*1307\* Secured exposures**

At 31st December 2014, there was an exposure on loan position of £1,165,300k collateralised by a value of £1,239,500k.

At 31st December 2014, there was a secured loan provided by the Company to Aviva Group Holdings Limited of £3,234,500k. This loan is secured over the rights of Aviva Life Holdings UK Limited (ALHUK) and is included in Line 28.

### **\*1314\* Lease assets**

At 31st December 2014, the Company held no tangible leased assets.

### **\*1315\* Other assets**

At 31st December 2014, other assets were £205,451k (2013 - £112,285k) which represented group relief tax assets.

### **\*1318\* Other asset adjustments**

In 2014 the other asset adjustment of £115,711k in line 101 relates to the adjustment for variation margin.

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

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

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

### **\*1502\* Contingent liabilities**

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

(b) At 31st December 2014, the Company had no unprovided capital gains tax liability. There were significant capital losses not currently provided within the UK Group which are available for use against a capital gain if one were to arise.

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

(d) The Company has guaranteed the overdrafts, borrowings and obligations under acquisition and disposal agreements of certain other Group companies. In the opinion of the directors, no material loss will arise in respect of these guarantees and indemnities

(e) There are no other fundamental uncertainties.

### **\*1507\* Other adjustments**

At 31st December 2014, other adjustments of £110,207k consisted of an equalisation provision of £225,918k (2013 - £199,141k), partially offset by £115,711k relating to variation margin on derivatives.

### **\*1601\* Exchange rates**

Assets and liabilities are converted into sterling at rates of exchange ruling at 31st December 2014. Revenue transactions denominated in foreign currencies are translated at the exchange rate at the date of the transaction.

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

### **\*1603\* Other income and charges**

Other income and charges comprises:

	<b>2014</b>	<b>2013</b>
	<b>£000</b>	<b>£000</b>
Impairment of investment in subsidiaries	718,000	384,200
Pension funding	159,500	151,700
Restructuring costs	10,600	21,900
Loss on sale of subsidiaries	267,900	-
Foreign exchange	3,012	(9,665)
Amortisation of intangible assets	-	9,521
Other general corporate (income)/costs	-	(8,234)
	<hr/>	<hr/>
	1,159,012	549,422
	<hr/>	<hr/>

### **\*1701\* Variation margin**

The aggregate amount of variation margin which has been received by the Company is £2,592k (2013 - £57,631k). This is allocated to Form 13 Line 44. No amounts included on Form 13 reflect the liability to repay any excess.

### **\*20Aa\* Risk category allocation**

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

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

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

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

### \*20Ac\* Miscellaneous and other motor

No business has been allocated to either of category numbers 400 or 700. Risk category 187 relates to the risk of loss to the insured person attributable to loss, breakdown or reduction in value of a personal item that attach to the purchase of that item. Risk category 223 includes all contracts of insurance against loss of, or damage to, taxis or vehicles used in the motor trade; or against the risks of the persons insured incurring liabilities to third parties arising out of or in connection with the use of such vehicles.

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

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

Groups of classes	Gross premium written	Provision for undiscounted gross claims		Provision for gross unearned premium
		Reported	IBNR	
	£000	£000	£000	£000
TRAVEL				
Accident and Health	42,627	5,806	2,610	17,593
Fire and other damage to property	6,315	860	387	2,607
Classes 16, 17 and 18 combined	29,997	4,086	1,836	12,380
Total	78,939	10,752	4,833	32,580
MIXED COMMERCIAL PACKAGE				
Fire and other damage to property	29,971	14,508	2,516	17,425
Liability	13,580	6,574	1,140	7,896
Classes 16, 17 and 18 combined	3,278	1,587	276	1,907
Total	46,829	22,669	3,932	27,228

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

The return includes gross premiums written on Home Foreign business, included in Form 20A, by risk category and by country, as follows:

#### Category 187

Spain	£18,659k
Netherlands	£10,612k
France	£9,934k
Ireland	£5,789k
Germany	£5,776k
Sweden	£4,803k
Belgium	£4,763k
Portugal	£3,817k

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

### **\*20Ag\* Home Foreign and Overseas business - continued**

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

Categories	GWP
	<b>£000</b>
Travel (113)	211
Personal accident or sickness (114)	2,803
Private motor – comprehensive (121)	91,073
Private motor – non-comprehensive (122)	13,130
Motor cycle (123)	8
Household and domestic all risks (160)	57,565
Assistance (181)	5
Fleets (221)	14,195
Commercial vehicles (222)	18,642
Commercial property (261)	38,191
Contractors or engineering all risks (263)	10,351
Employers liability (271)	20,239
Public and products liability (273)	17,202
Credit (282)	271
Suretyship (283)	271
Marine liability (341)	734
<b>Total</b>	<b>284,891</b>

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

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

Set out below are the outstanding balances contained within this return as at 31st December 2014 relating to this transfer and included within columns 2 and 3 of Form 20A. Column 4 has now been fully earned.

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

### \*20Ai\* Business transfers in previous years - continued

#### Balances as at 31st December 2014

Category number	PRA return general insurance business reporting category	Reported	Incurred but not reported
		<b>£000</b>	<b>£000</b>
111	Medical insurance	119	-
113	Travel	1,449	186
121	Private motor - comprehensive	523,665	6,949
122	Private motor - non-comprehensive	62,271	2,664
160	Household and domestic all risks	3,574	720
182	Creditor	242	47
221	Fleets	185,577	2,861
222	Commercial vehicles	47,246	651
223	Motor other	20,400	817
261	Commercial property	883	51
262	Consequential loss	421	2
271	Employers liability	136,077	742,016
272	Professional indemnity	12,626	-
273	Public and products liability	10,917	105
Total		1,005,467	757,069

This return also includes business resulting from an insurance business transfer from Aviva Undershaft Three SE (formerly Aviva Insurance Europe SE) on 30th November 2012. Set out below are the outstanding balances contained within the return as at 31st December 2014 relating to this transfer and included within columns 2 and 3 of Form 20A.

#### Balances as at 31st December 2014

Category number	PRA return general insurance business reporting category	Reported	Incurred but not reported
		<b>£000</b>	<b>£000</b>
114	Personal Accident or Sickness	619	25
121	Private motor - comprehensive	95,066	7,006
122	Private motor - non-comprehensive	13,705	1,178
123	Motor cycle	487	63
160	Household and domestic all risks	1,866	327
221	Fleets	27,528	2,051
222	Commercial vehicles	28,246	3,272
261	Commercial property	(6,353)	916
263	Contractors or engineering all risks	632	474
271	Employers liability	79,486	8,701
273	Public and products liability	96,322	10,630
282	Credit	2,074	2
283	Suretyship	2,074	2
341	Marine liability	160	3
Total		341,912	34,650

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

### **\*20Aj\* Unused authorisation classes**

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

### **\*2007\* Material connected party transactions (Rule 9.39)**

**(a)** The Company had the following transactions with related parties which include parent companies, subsidiaries and fellow subsidiaries in the normal course of business.

#### **(i) Outwards quota share arrangement**

With effect from 1 January 2014, the Company entered into a 5% retrospective (both new and existing business) outwards quota share reinsurance arrangement with Aviva International Insurance Limited ("AII"), covering general insurance business underwritten by the Company.

On 1 January 2014, the reinsurance arrangement had the following immediate impact on the income statement:

	2014	2013
	£m	£m
Premiums ceded to reinsurers	(337)	-
Change in reinsurer's share of net unearned premium reserve	106	-
Change in reinsurer's share of insurance liabilities	242	-
Fee and commission expense	(23)	-
Net upfront cost of reinsurance	(12)	-

Under the agreement, 5% of the Company's net technical provisions at 1 January 2014 have been accounted for as reinsurance premiums and are included in line 12 of Form 21. These amount to £325 million, of which £219 million was a reduction to net earned premiums on 1 January 2014. In addition, as a consequence of this accounting treatment, releases on incurred claims in respect of prior years increased on 1 January 2014 by £256 million, exclusive of claims handling and discount, £242 million inclusive; and prior year expenses increased by £23 million. The overall impact on underwriting result on 1 January 2014 of these transactions was nil. A reinsurance premium of £12 million was then paid on the same day and is included in line 14 of Form 21.

Under the terms of the reinsurance arrangement, the Company withheld £325 million due to AII. The balance outstanding at 31 December 2014 was £330 million (2013: £nil) and is included within Deposits received from reinsurers on Form 15. The amount due accrues interest, included within net investment income, set at a rate linked to the Company's net investment returns.

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

	2014	2013
	£m	£m
Premiums ceded to reinsurers	(552)	-
Net earned premiums	(449)	-
Reinsurance claims incurred	392	-
Interest on funds withheld	(13)	-
Fee and commission expenses and operating expenses	51	-
Net result ceded	(19)	-

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

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

#### **(i) Outwards quota share arrangement – continued**

As at 31 December 2014, the balances relating to this arrangement are:

	<b>2014</b>	2013
	<b>£m</b>	£m
Reinsurance asset	<b>338</b>	-
Payables arising out of direct insurance and assumed reinsurance	<b>(357)</b>	-

The reinsurance assets are the undiscounted reinsurance recoveries included in Form 13, lines 60 and 61, after discount. The payables are included in Form 15, lines 31 and 51.

#### **(ii) Inwards quota share arrangement**

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

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

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

	<b>2014</b>	2013
	<b>£m</b>	£m
Premiums earned	<b>189</b>	211
Claims incurred	<b>(80)</b>	(89)
Fee and commission expenses and operating expenses	<b>(83)</b>	(93)
	<b>26</b>	29

As at 31 December 2014, the balances in the Forms 13 and 15 relating to this arrangement are:

	<b>2014</b>	2013
	<b>£m</b>	£m
Insurance liabilities	<b>137</b>	174
Receivables arising out of reinsurance accepted	<b>(6)</b>	17
Deferred acquisition costs relating to reinsurance	<b>26</b>	28



## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

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

#### **(iii) Adverse reserve deterioration agreement**

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

#### **(iv) Structured settlements arrangement**

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

	<b>2014</b>	2013
	<b>£m</b>	£m
Premiums ceded to reinsurers	<b>(12)</b>	(49)
Net earned premiums	<b>(9)</b>	(42)
Reinsurance claims incurred	<b>80</b>	63
Net result ceded	<b>71</b>	21

As at 31 December 2014, the balances in the Forms 13 and 15 relating to this arrangement are:

	<b>2014</b>	2013
	<b>£m</b>	£m
Reinsurance asset (including unearned premium reserve)	<b>305</b>	234

#### **(v) Derivatives**

As part of the restructuring during the previous year, the Company transferred the majority of its derivative portfolio at that time to its immediate parent, Aviva Group Holdings Limited, at its fair value of £37 million. The transfer was effective from 1 January 2013.

#### **(vi) Loans receivable**

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

Since entering into the loan agreement, the loan balance has been reduced by £1.6 billion to £3.2 billion at 31 December 2014 (£4.8 billion at 31 December 2013). The reduction reflects the repayment by AGH of £0.2 billion in cash and the result of actions to reduce the required capital in the Company, which has allowed the retirement of a further £1.4 billion of the loan via in-specie dividends. Since the year end, a further £0.4 billion has been repaid and, as at the date of approval of these Annual PRA Insurance Returns, the outstanding loan balance was £2.8 billion. We remain on track to achieve our objective of reducing this to £2.2 billion by the end of 2015.

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

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

#### **(vii) Loans payable**

##### *Loans due to other Aviva Group companies*

In 2012, the Company entered into a secured loan from Aviva Annuity UK Limited, a fellow Group company. The loan accrues interest at 150 basis points above 3 month LIBOR and matures in August 2017. The outstanding balance on the loan was fully settled in the year (2013: *amount due of £132 million*).

##### *Loans due to subsidiaries*

During the year, the Company settled the following loans with subsidiaries in full:

- an unsecured facility agreement with Aviva Undershaft Three SE. This facility accrues interest at a fixed rate of 120 basis points above 12 month EURIBOR and matures in December 2015. The outstanding balance on the loan was fully settled in the year (2013: *amount due of £183 million*).
- an unsecured facility agreement with Aviva UKGI Investments Limited. This facility accrues interest at 100 basis points above 12 month LIBOR and matures in December 2015. The outstanding balance on the loan was fully settled in the year (2013: *amount due of £410 million*).
- an unsecured facility agreement with Bluecycle.com Limited. This facility accrues interest at 200 basis points above 12 month LIBOR and matures in June 2015. The outstanding balance on the loan was fully settled in the year (2013: *amount due of £9 million*).

The Company has the following amounts due under agreements with its subsidiaries:

- an unsecured facility agreement with Solus (London) Limited. This facility accrues interest at 200 basis points above 12 month LIBOR and is repayable in June 2015. As at the statement of financial position date, the net amount drawn down under this facility was £11 million (2013: *£13 million*).

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

	2014	2013
	£m	£m
1-2 years	11	615
2-3 years	-	-
3-4 years	-	132
4-5 years	-	-
	<b>11</b>	<b>747</b>
Effective interest rate	<b>3.0%</b>	2.0%

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

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

#### **(viii) Other transactions**

##### *Income earned from transactions with related parties*

	Income earned £m	2014 Receivable at year end £m	Income earned £m	2013 Receivable at year end £m
Holding companies	-	3	-	1
Subsidiaries	1,090	178	1,664	174
Fellow group undertakings	-	5	-	7
	<b>1,090</b>	<b>186</b>	<b>1,664</b>	<b>182</b>

Income earned of £1,090 million (2013: £1,664 million) relates to dividends received of £963 million (2013: £1,456 million) and net interest receivable on loans of £127 million (2013: £208 million).

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

##### *Services provided and expenses recharged by related parties*

	Expenses incurred £m	2014 Payable at year end £m	Expenses incurred £m	2013 Payable at year end £m
Holding companies	-	11	6	14
Subsidiaries	44	184	(21)	147
Fellow group undertakings	783	47	775	216
	<b>827</b>	<b>242</b>	<b>760</b>	<b>377</b>

Services provided include £4 million (2013: £4 million) investment management fees payable to fellow subsidiaries of the Aviva Group.

Expenses incurred include £439 million (2013: £383 million) relating to staff and pension costs from Aviva Employment Services Limited and Aviva Group Services Ireland Limited, and £238 million (2013: £307 million) relating to facilities' charges from Aviva Central Services UK Limited. Other expenses of £146 million (2013: £66 million) largely relate to claims and other operating costs recharged from subsidiaries and fellow group undertakings, offset by expenses recharged to subsidiaries.

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

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

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

#### **(viii) Other transactions - continued**

##### *Group relief*

The Company novated £148 million of group relief liabilities as part of the consideration for the sale of Aviva Life and Pensions Limited. The remaining reduction relates to payments received and updated group taxation positions.

##### *Dividends paid*

Interim ordinary dividends totalling £1,942 million on the Company's ordinary shares were declared and settled during 2014 (2013: £7,863 million). A total of £1,350 million of interim dividends were settled in-specie through reduction of the loan to AGH; the remainder was settled in cash.

#### **(b) Key management compensation**

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

	2014	2013
	£m	£m
Short-term employee benefits	8	6
Post employment benefits	1	1
	<u>9</u>	<u>7</u>

#### **(c) Parent entity**

The immediate parent undertaking is Aviva Group Holdings Limited, registered in England.

#### **(d) Ultimate controlling entity**

The ultimate controlling entity, and parent of the largest and smallest groups which consolidate the results of the Company, is Aviva plc. Its Group Financial Statements are available on application to the Group Company Secretary, Aviva plc, St Helen's, 1 Undershaft, London EC3P 3DQ, and on the Aviva Plc website at [www.aviva.com](http://www.aviva.com).

### **\*2100\* Form omitted**

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

### **\*2102\* Unearned premiums**

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

### **\*2202\* \*2404\* Claims management costs**

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

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

### **\*2204\* \*2406\* Acquisition costs**

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

### **\*2205\* \*2502\* Unexpired risks**

Provision is made for unexpired risks when, after taking account of an element of attributable investment income, if necessary, it is anticipated that unearned premiums will be insufficient to cover future claims and expenses on existing contracts. In 2014 and 2013, no investment income has needed to be taken into account.

### **\*2402\* Adoption of underwriting year accounting**

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

### **\*2407\* Underwriting year business**

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

### **\*2800\*, \*2900\* Forms omitted**

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

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

An adjustment for discounting has been made in the following categories: Commercial Liability (270) and Proportional Treaty Accepted (600). The risks that have been discounted relate either to US risks and are 100% reinsured, or to latent claims. The average interval to the expected claims settlement date of this portion not reinsured is 14 years. This has been estimated by modelling the settlement patterns in the underlying claims.

In addition, an adjustment for discounting has been made in the following categories in respect of structured settlements: Personal Motor (120), Commercial Motor (220) and Employer's Liability (271). The Company has entered into an arrangement with Aviva Annuity UK Limited, a fellow Group company, for the reinsurance of its obligations in respect of structured settlements. The average interval to the expected claims settlement date is 35 years. This has been estimated by modelling the settlement patterns in the underlying claims.

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

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

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

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

We certify

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



**C J Holmes**  
Director

**M E Tulloch**  
Director

**G R C Munnoch**  
Director

**London**  
**30th March 2015**

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

Name of insurer           **Aviva Insurance Limited**

Global business

Financial year ended   **31st December 2014**

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

- Forms 1, 3, 11 to 13, 15 to 17, 20A, 20 to 27, 30 to 32, 34, and 36 to 39, (including the supplementary notes) on pages 1 to 122 and 141 to 155 ('the Forms'); and
- the statements required by IPRU(INS) rule 9.25, 9.26, 9.27 and 9.29 on pages 123 to 128 ('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 129 to 140 and
- the certificate required by IPRU(INS) rule 9.34 on page 156.

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

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

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

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

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

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

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2014**

**Basis of opinion**

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

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

**Opinion**

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



PricewaterhouseCoopers LLP  
Chartered Accountants  
London

30th March 2015

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