

# **Aviva Insurance Limited**

**Annual PRA Insurance Returns for the year ended  
31st December 2015**



**BANK OF ENGLAND  
PRUDENTIAL REGULATION  
AUTHORITY**

(Appendices 9.1, 9.2, 9.6)

# Aviva Insurance Limited

## Year ended 31st December 2015

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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 2015**

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>2015</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>	3323233	4095444
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>	3323233	4095444

**Guarantee fund**

Guarantee fund requirement	<b>21</b>	841917	952369
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	2481316	3143075

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	647450	738808
Base capital resources requirement	<b>33</b>	2657	2902
Individual minimum capital requirement	<b>34</b>	647450	738808
Capital requirements of regulated related undertakings	<b>35</b>	626100	706100
Minimum capital requirement (34+35)	<b>36</b>	1273550	1444908
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	2686458	3372990
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	2368070	3011763

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	1273550	1444908
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	2049683	2650536

**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>		
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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 2015**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R3	2116	GL	31	12	2015	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year		Total as at the end of the previous year		
	1	2	3		4		

**Core tier one capital**

Permanent share capital	11	204000		204000	202000
Profit and loss account and other reserves	12	5174000		5174000	5742793
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16	(1074722)		(1074722)	(757670)
Core tier one capital (sum of 11 to 16)	19	4303278		4303278	5187123

**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	4303278		4303278	5187123
Investments in own shares	32				
Intangible assets	33	219521		219521	188019
Amounts deducted from technical provisions for discounting	34	152695		152695	260348
Other negative valuation differences	35	324765		324765	225918
Deductions in related undertakings	36	107300		107300	150330
Deductions from tier one (32 to 36)	37	804281		804281	824615
<b>Total tier one capital after deductions</b> (31-37)	39	3498997		3498997	4362508

**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 2015**

	Company registration number	GL/UK/CM	Period ended			units
			day	month	year	
R3	2116	GL	31	12	2015	£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 2015**

	Company registration number	GL/UK/CM	Period ended			units
			day	month	year	
R3	2116	GL	31	12	2015	£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	3498997		3498997	4362508
Inadmissible assets other than intangibles and own shares	73	175764		175764	249804
Assets in excess of market risk and counterparty limits	74				17260
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	3323233		3323233	4095444

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

Available capital resources for guarantee fund requirement	81	3323233		3323233	4095444
Available capital resources for 50% MCR requirement	82	3323233		3323233	4095444
Available capital resources for 75% MCR requirement	83	3323233		3323233	4095444

**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 2015**

General insurance business

		Company registration number	GL/UK/CM	Period ended			units
		R11	2116	GL	day	month	year
					31	12	2015
							£000
					This financial year		Previous year
					1		2
Gross premiums written		11			4762648		4708351
Premiums taxes and levies (included in line 11)		12			23840		30914
Premiums written net of taxes and levies (11-12)		13			4738808		4677437
Premiums for classes 11, 12 or 13 (included in line 13)		14			393288		395170
Premiums for "actuarial health insurance" (included in line 13)		15					
<b>Sub-total A</b> (13 + 1/2 14 - 2/3 15)		16			4935452		4875022
Gross premiums earned		21			4702840		4778824
Premium taxes and levies (included in line 21)		22			23840		30914
Premiums earned net of taxes and levies (21-22)		23			4679000		4747910
Premiums for classes 11, 12 or 13 (included in line 23)		24			394037		381548
Premiums for "actuarial health insurance" (included in line 23)		25					
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)		26			4876019		4938684
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		30			4935452		4938684
<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			888381		888963
	Excess (if any) over 61.3M EURO x 0.02	33			97829		97812
<b>Sub-total J</b> (32-33)		34			790552		791151
Claims paid in period of 3 financial years		41			9362731		9652484
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42			28564		155528
	For insurance business accounted for on an accident year basis	43			6022287		5766100
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44			216643		165410
	For insurance business accounted for on an accident year basis	45			5898649		5943129
<b>Sub-total C</b> (41+42+43-44-45)		46			9298290		9465573
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47			1683138		775884
<b>Sub-total D</b> (46-47)		48			7615152		8689689
<b>Reinsurance ratio</b> (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49			0.82		0.92
<b>Premiums amount</b> (Sub-total J x <b>reinsurance ratio</b> )		50			647450		726301
Provisions for claims outstanding (before discounting and net of reinsurance)		51			4074491		4745635
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			634323		738808
Greater of lines 50 and 53		54			647450		738808

**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 2015**

General insurance business

		Company registration number	GL/UK/CM	Period ended			units	
		R12	2116	GL	31 day	12 month	2015 year	£000
				This financial year 1		Previous year 2		
Reference period (No. of months) See <i>INSPRU</i> 1.1.63R			11	36		36		
Claims paid in reference period			21	9362731		9652484		
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	28564		155528		
	For insurance business accounted for on an accident year basis		23	6022287		5766100		
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	216643		165410		
	For insurance business accounted for on an accident year basis		25	5898649		5943129		
Claims incurred in reference period (21+22+23-24-25)			26	9298290		9465573		
Claims incurred for classes 11, 12 or 13 (included in 26)			27	692972		1021872		
Claims incurred for "actuarial health insurance" (included in 26)			28					
Sub-total E (26 + 1/2 27 - 2/3 28)			29	9644776		9976509		
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	3214925		3325503		
Division of sub-total F (gross adjusted claims amount)	X 0.26		32	835881		864631		
	Excess (if any) over 42.9M EURO x 0.03		33	95523		98756		
Sub-total G (32 - 33)			39	740358		765875		
Claims amount Sub-total G x reinsurance ratio (11.49)			41	606341		703098		
Higher of premiums amount and brought forward amount (11.54)			42	647450		738808		
General insurance capital requirement (higher of lines 41 and 42)			43	647450		738808		



**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 2015**

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	2015	£000	1
				As at end of this financial year		As at end of the previous year		
				1		2		
Land and buildings			11	220600		119100		

**Investments in group undertakings and participating interests**

UK insurance dependants	shares	<b>21</b>	164000	156100
	debts and loans	<b>22</b>		
Other insurance dependants	shares	<b>23</b>	115100	174600
	debts and loans	<b>24</b>	170900	
Non-insurance dependants	shares	<b>25</b>	210746	203140
	debts and loans	<b>26</b>		
Other group undertakings	shares	<b>27</b>		
	debts and loans	<b>28</b>	2412500	3241900
Participating interests	shares	<b>29</b>		
	debts and loans	<b>30</b>		

**Other financial investments**

Equity shares		41	7500	200
Other shares and other variable yield participations		42		
Holdings in collective investment schemes		43	96820	49700
Rights under derivative contracts		44	6228	1100
Fixed interest securities	Approved	45	2223331	3328631
	Other	46	2174646	1891681
Variable interest securities	Approved	47		
	Other	48		
Participation in investment pools		49		
Loans secured by mortgages		50		76500
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	5055	7700
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	63595	150300
	More than one month withdrawal	55	109954	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 2015**

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

	Company registration number	GL/UK/CM	Period ended			units	Category of assets	
	R13	2116	GL	31 day	12 month	2015 year	£000	1
				As at end of this financial year			As at end of the previous year	
				1			2	
Deposits with ceding undertakings				57				22
Assets held to match linked liabilities	Index linked			58				
	Property linked			59				

**Reinsurers' share of technical provisions**

Provision for unearned premiums	<b>60</b>	231086	189793
Claims outstanding	<b>61</b>	1976360	1179578
Provision for unexpired risks	<b>62</b>		
Other	<b>63</b>		

**Debtors and salvage**

Direct insurance business	Policyholders	<b>71</b>	576925	511647
	Intermediaries	<b>72</b>	475806	414545
Salvage and subrogation recoveries		<b>73</b>		
Reinsurance	Accepted	<b>74</b>	124774	42832
	Ceded	<b>75</b>		1490
Dependants	due in 12 months or less	<b>76</b>	156458	177500
	due in more than 12 months	<b>77</b>		
Other	due in 12 months or less	<b>78</b>	40970	32736
	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>	414713	408412
Cash in hand	<b>82</b>		
Other assets (particulars to be specified by way of supplementary note)	<b>83</b>	212000	205451
Accrued interest and rent	<b>84</b>	56313	68044
Deferred acquisition costs (general business only)	<b>85</b>	432758	452814
Other prepayments and accrued income	<b>86</b>	151600	44600

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>	12830738	13434916
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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 2015**

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	2015	£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>	12830738	13434916
Admissible assets in excess of market and counterparty limits	<b>92</b>		17260
Inadmissible assets directly held	<b>93</b>	377385	408323
Capital resources requirement deduction of regulated related undertakings	<b>94</b>	626100	706100
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	<b>95</b>		
Inadmissible assets of regulated related undertakings	<b>96</b>	102800	107500
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>	1097122	830000
Deferred acquisition costs excluded from line 89	<b>99</b>		
Reinsurers' share of technical provisions excluded from line 89	<b>100</b>	(553983)	(334272)
Other asset adjustments (may be negative)	<b>101</b>	136838	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>	14617000	15285538
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	<b>103</b>	16000	10800

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

Printed 31/03/2016 13:57:58

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

	Company registration number	GL/UK/CM	Period ended			units
			day	month	year	
R15	2116	GL	31	12	2015	£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	2183866	2128849
Claims outstanding		12	6050851	5925214
Provision for unexpired risks		13		
Equalisation provisions	Credit business	14		
	Other than credit business	15	249186	225918
Other technical provisions		16		
Total gross technical provisions (11 to 16)		19	8483903	8279981

**Provisions and creditors**

Provisions	Taxation	21		
	Other risks and charges	22	35927	40575
Deposits received from reinsurers		31	289267	329957
Creditors	Direct insurance business	41	75258	73233
	Reinsurance accepted	42		
	Reinsurance ceded	43	36600	40609
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions		46	318000	394200
Creditors	Taxation	47		5717
	Foreseeable dividend	48		
	Other	49	433897	452309
Accruals and deferred income		51	395753	428991
Total (19 to 51)		59	10068605	10045572
Provision for "reasonably foreseeable adverse variations"		61	65000	
Cumulative preference share capital		62		
Subordinated loan capital		63		
Total (59 to 63)		69	10133605	10045572

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71	81819	177400
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Amounts deducted from technical provisions for discounting	82	706678	594620
Other adjustments (may be negative)	83	(187927)	(110207)
Capital and reserves	84	5378000	5944793
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	14617000	15285538

**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 2015**

		Company registration number	GL/UK/CM	Period ended			units
		R16	2116	GL	day	month	year
					31	12	2015
							£000
				This financial year		Previous year	
				1		2	
Transfer (to) / from the general insurance business technical account	From Form 20	11		(2272)		18009	
	Equalisation provisions	12		(23268)		(26777)	
Transfer from the long term insurance business revenue account		13					
Investment income	Income	14		256104		1213572	
	Value re-adjustments on investments	15		56563		317419	
	Gains on the realisation of investments	16		45411		73198	
Investment charges	Investment management charges, including interest	17		8542		10794	
	Value re-adjustments on investments	18		107500		247637	
	Loss on the realisation of investments	19		68233		43538	
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		(168066)		(1159012)	
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29		(19803)		134440	
Tax on profit or loss on ordinary activities		31		9867		2432	
Profit or loss on ordinary activities after tax (29-31)		39		(29670)		132008	
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		(29670)		132008	
Dividends (paid or foreseeable)		51		864000		1942000	
Profit or loss retained for the financial year (49-51)		59		(893670)		(1809992)	

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

Printed 31/03/2016 13:57:59

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	2015	£000	1
						day	month	year		

Name of insurer **Aviva Insurance Limited**

## Global business

Financial year ended **31st December 2015**

			Company registration number	GL/UK/CM	Period ended			units	
			R20A	2116	GL	31	12	2015	£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			
001	Total business	1	4762648	4342770	1642560	2182847			
002	Total primary (direct) and facultative business	2	4595074	4309976	1630633	2091012			
003	Total treaty reinsurance accepted business	3	167574	32794	11927	91835			
110	Total primary (direct) and facultative accident & health (category numbers 111 to 114)	4	684094	30928	42195	257207			
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5	1304662	1875210	255625	654370			
160	Primary (direct) and facultative household and domestic all risks.	6	547778	137466	26019	274306			
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	367782	17893	8130	40063			
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8	475514	881244	113040	231894			
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9	748683	340780	79854	372891			
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10	393136	972096	1080904	194547			
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11	38503	14365	5506	54054			
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12	46	19358	6780				
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13	738	4211	830	794			
350	Total primary (direct) and facultative goods in transit	14	34138	16425	11750	10886			
400	Miscellaneous primary (direct) and facultative business	15							
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	16	6	636	4572				
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17	167568	32158	7355	91835			
700	Miscellaneous treaty reinsurance accepted business	18							
	Total (lines 4 to 18)	20	4762648	4342770	1642560	2182847			

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

Printed 31/03/2016 13:57:59

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

			Company registration number	GL/UK/CM	Period ended			units	
			R20A	2116	GL	31	12	2015	£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	529449	12458	33266	225593
112	HealthCare cash plans	22				
113	Travel	23	93304	11684	5609	22063
114	Personal accident or sickness	24	61341	6786	3320	9551
121	Private motor - comprehensive	25	1236118	1719206	237552	620377
122	Private motor - non-comprehensive	26	34590	117904	9303	19392
123	Motor cycle	27	33954	38100	8770	14601
160	Household and domestic all risks (equals line 6)	28	547778	137466	26019	274306
181	Assistance	29	8298	467	5	7482
182	Creditor	30	96605	6302	4237	2046
183	Extended warranty	31				
184	Legal expenses	32	384	3	1	170
185	Mortgage indemnity	33			36	
186	Pet insurance	34	21485	3179	1545	8106
187	Other personal financial loss	35	241010	7942	2306	22259

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

221	Fleets	41	387991	626497	89062	187446
222	Commercial vehicles (non-fleet)	42	37589	137281	9673	18272
223	Motor other	43	49934	117466	14305	26176
261	Commercial property	44	573246	280690	61065	300653
262	Consequential loss	45	102515	36250	11787	45882
263	Contractors or engineering all risks	46	72922	23840	7002	26356
271	Employers liability	47	155981	489728	1010582	76168
272	Professional indemnity	48	27799	124362	11582	14887
273	Public and products liability	49	176570	342333	57911	86163
274	Mixed commercial package	50	32786	15673	829	17329
281	Fidelity and contract guarantee	51	3828	3396	749	1971
282	Credit	52	270	2154	146	94
283	Suretyship	53	34405	8815	4611	51989
284	Commercial contingency	54				



## General insurance business - summary of business carried on

Form 20A

(Sheet 3)

Printed 31/03/2016 13:57:59

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

		Company registration number		GL/UK/CM		Period ended			units
		R20A	2116	GL	31	12	2015	£000	
Category number	PRA return general insurance business reporting category		Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year			
				Reported	Incurred but not reported				
			1	2	3	4			

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

331	Aviation liability	61	46	19358	6780	
332	Aviation hull	62				
333	Space and satellite	63				
341	Marine liability	64	632	662	605	785
342	Marine hull	65				
343	Energy (on and off-shore)	66				
344	Protection and indemnity	67				
345	Freight demurrage and defence	68				
346	War risks	69				
347	Yacht	70	106	3549	225	9
350	Total primary (direct) and facultative goods in transit (equals line 14)	71	34138	16425	11750	10886

**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	6	586	202	
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			4360	

**PROPORTIONAL TREATY**

610	Proportional accident & health	91				
620	Proportional motor	92	16	(451)	84	(872)
630	Proportional aviation	93	(71)	872	301	
640	Proportional marine	94				
650	Proportional transport	95				
660	Proportional property	96	161460	31311	6878	91797
670	Proportional liability (non-motor)	97				
680	Proportional financial lines	98	6163	426	92	910
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	4762648	4342770	1642560	2182847
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**General insurance business: Technical account (excluding equalisation provisions)**
**Form 20**

Printed 31/03/2016 13:58:00

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

**Total Business**

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2015	£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	4168102		4060304		
	Claims incurred (22. 17. 4)			12	2765231		2634507		
	Claims management costs (22. 18. 4)			13	180709		194825		
	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	1273820		1386389		
	Balance of year's underwriting (11-12-13+14-15+16-17)			19	(51658)		(155417)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21	(675203)		1388		
	Claims incurred (22. 13. 4)			22	(844335)		(299652)		
	Claims management costs (22. 14. 4)			23	8350		5490		
	Adjustment for discounting (22. 51. 4)			24	(107538)		(93077)		
	Other technical income or charges (particulars to be specified by way of supplementary note)			25					
	Net operating expenses (22. 41. 4)			26	4808		29047		
	Balance (21-22-23+24+25-26)			29	48436		173426		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			31	950				
	Other technical income and charges (particulars to be specified by way of supplementary note)			32					
	Total			39	950				
Balance of all years' underwriting (19+29+39)				49	(2272)		18009		
Allocated investment return				51					
Transfer to non-technical account (49+51)				59	(2272)		18009		

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

Form 20

Printed 31/03/2016 13:58:00

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	2015	£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	4002183		3869020	
	Claims incurred (22. 17. 4)				12	2704239		2562750	
	Claims management costs (22. 18. 4)				13	175226		187709	
	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	1199446		1305148	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(76728)		(186587)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(675218)		1388	
	Claims incurred (22. 13. 4)				22	(839450)		(293868)	
	Claims management costs (22. 14. 4)				23	6599		2345	
	Adjustment for discounting (22. 51. 4)				24	(107502)		(92386)	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	4808		27510	
	Balance (21-22-23+24+25-26)				29	45323		173015	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31	914			
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39	914			
Balance of all years' underwriting (19+29+39)					49	(30491)		(13572)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(30491)		(13572)	

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

Form 20

Printed 31/03/2016 13:58:00

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	2015	£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	165919		191284	
	Claims incurred (22. 17. 4)				12	60992		71757	
	Claims management costs (22. 18. 4)				13	5483		7116	
	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	74374		81241	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	25070		31170	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	15			
	Claims incurred (22. 13. 4)				22	(4885)		(5784)	
	Claims management costs (22. 14. 4)				23	1751		3145	
	Adjustment for discounting (22. 51. 4)				24	(36)		(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	3113		411	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31	36			
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39	36			
Balance of all years' underwriting (19+29+39)					49	28219		31581	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	28219		31581	

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

Form 20

Printed 31/03/2016 13:58:00

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	2015	£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	658107		619840	
	Claims incurred (22. 17. 4)				12	458538		466382	
	Claims management costs (22. 18. 4)				13	25010		19817	
	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	135448		127450	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	39111		6191	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	1310		1391	
	Claims incurred (22. 13. 4)				22	(8906)		(16590)	
	Claims management costs (22. 14. 4)				23	2034		698	
	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	494		1809	
	Balance (21-22-23+24+25-26)				29	7688		15474	
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	46799		21665	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	46799		21665	

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

Form 20

Printed 31/03/2016 13:58:00

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	2015	£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	1150011		1061782	
	Claims incurred (22. 17. 4)				12	978107		908004	
	Claims management costs (22. 18. 4)				13	58274		66668	
	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	205894		211996	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(92264)		(124886)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	13		12	
	Claims incurred (22. 13. 4)				22	(1857)		(69559)	
	Claims management costs (22. 14. 4)				23	3922		(2729)	
	Adjustment for discounting (22. 51. 4)				24	22721		31723	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	1238		6681	
	Balance (21-22-23+24+25-26)				29	19431		97342	
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	(72833)		(27544)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(72833)		(27544)	

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

Form 20

Printed 31/03/2016 13:58:00

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	2015	£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	500548		563832	
	Claims incurred (22. 17. 4)				12	237330		261440	
	Claims management costs (22. 18. 4)				13	22982		27332	
	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	201618		251165	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	38618		23895	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(21)		132	
	Claims incurred (22. 13. 4)				22	4957		(15030)	
	Claims management costs (22. 14. 4)				23	(1477)		(183)	
	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	826		5816	
	Balance (21-22-23+24+25-26)				29	(4327)		9529	
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	34291		33424	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	34291		33424	

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

Form 20

Printed 31/03/2016 13:58:01

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	2015	£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	308219		338874	
	Claims incurred (22. 17. 4)				12	121054		109894	
	Claims management costs (22. 18. 4)				13	3987		4385	
	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	197030		230696	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(13852)		(6101)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	37		14	
	Claims incurred (22. 13. 4)				22	(3251)		405	
	Claims management costs (22. 14. 4)				23	(919)		941	
	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	(200)		580	
	Balance (21-22-23+24+25-26)				29	4407		(1912)	
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	(9445)		(8013)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(9445)		(8013)	



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

Form 20

Printed 31/03/2016 13:58:01

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	2015	£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	424959		412527	
	Claims incurred (22. 17. 4)				12	327090		318257	
	Claims management costs (22. 18. 4)				13	24898		32778	
	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	103703		104569	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(30732)		(43077)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(36)		(135)	
	Claims incurred (22. 13. 4)				22	15092		(33217)	
	Claims management costs (22. 14. 4)				23	3474		1019	
	Adjustment for discounting (22. 51. 4)				24	37377		10317	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	1106		3407	
	Balance (21-22-23+24+25-26)				29	17669		38973	
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	(13063)		(4104)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(13063)		(4104)	

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

Form 20

Printed 31/03/2016 13:58:01

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	2015	£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	522665		548182	
	Claims incurred (22. 17. 4)				12	351174		279007	
	Claims management costs (22. 18. 4)				13	17843		20108	
	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	200382		237870	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(46734)		11197	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(54)		(46)	
	Claims incurred (22. 13. 4)				22	(16775)		(57126)	
	Claims management costs (22. 14. 4)				23	169		3507	
	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	1228		6002	
	Balance (21-22-23+24+25-26)				29	15324		47571	
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	(31410)		58768	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(31410)		58768	

## 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 2015**

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	2015	£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	369288		260949		
	Claims incurred (22. 17. 4)			12	194400		189738		
	Claims management costs (22. 18. 4)			13	18241		12220		
	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	130347		124420		
	Balance of year's underwriting (11-12-13+14-15+16-17)			19	26300		(65429)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21	(676467)		20		
	Claims incurred (22. 13. 4)			22	(830960)		(93464)		
	Claims management costs (22. 14. 4)			23	(229)		(916)		
	Adjustment for discounting (22. 51. 4)			24	(167600)		(134426)		
	Other technical income or charges (particulars to be specified by way of supplementary note)			25					
	Net operating expenses (22. 41. 4)			26	116		2716		
	Balance (21-22-23+24+25-26)			29	(12994)		(42742)		
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	13306		(108171)		
Allocated investment return				51					
Transfer to non-technical account (49+51)				59	13306		(108171)		

**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 2015**

PRA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R20	2116	GL	31	12	2015	£000	330
Items to be shown net of reinsurance						This financial year		Previous year	
						1		2	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11				
	Claims incurred (22. 17. 4)				12				
	Claims management costs (22. 18. 4)				13				
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17				
	Balance of year's underwriting (11-12-13+14-15+16-17)				19				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21				
	Claims incurred (22. 13. 4)				22				
	Claims management costs (22. 14. 4)				23				
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26				
	Balance (21-22-23+24+25-26)				29				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31	914			
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39	914			
Balance of all years' underwriting (19+29+39)					49	914			
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	914			

**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 2015**

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	2015	£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	68386		63034	
	Claims incurred (22. 17. 4)				12	36546		30028	
	Claims management costs (22. 18. 4)				13	3991		4401	
	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	25024		16982	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	2825		11623	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21				
	Claims incurred (22. 13. 4)				22	2250		(9287)	
	Claims management costs (22. 14. 4)				23	(375)		8	
	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	
	Balance (21-22-23+24+25-26)				29	(1875)		8780	
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	950		20403	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	950		20403	

## 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 2015**

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	2015	£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	165919		191665	
	Claims incurred (22. 17. 4)				12	60992		71757	
	Claims management costs (22. 18. 4)				13	5483		7116	
	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	74374		81241	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	25070		31551	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	15			
	Claims incurred (22. 13. 4)				22	4150		(11461)	
	Claims management costs (22. 14. 4)				23	1751		3145	
	Adjustment for discounting (22. 51. 4)				24	(36)		(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	(5922)		6088	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31	(410)			
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39	(410)			
Balance of all years' underwriting (19+29+39)					49	18738		37639	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	18738		37639	

**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 2015**

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	2015	£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	(9035)	5677		
	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	9035	(5677)		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31	446			
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39	446			
Balance of all years' underwriting (19+29+39)					49	9481	(6058)		
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	9481	(6058)		

**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 2015**

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	2015	£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	1385		676588		(675203)					
			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	1462		392		1070					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	457714	47834	39569	3405	418145	44429				
	For periods of 12 months	14	2136905	2071770	302881	220169	1834024	1851601				
	For periods of more than 12 months	15	14751	30845	3042	5649	11709	25196				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	2090642	32396	187488	1646	1903154	30750				
Total (12 to 16)		19	4701474	2182845	533372	230869	4168102	1951976				



**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 2015**

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	2015	£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	1369		676587		(675218)					
			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	1462		392		1070					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	457462	47834	39556	3405	417906	44429				
	For periods of 12 months	14	2061370	1979935	299352	215577	1762018	1764358				
	For periods of more than 12 months	15	14751	30845	3042	5649	11709	25196				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	1992038	32396	182558	1646	1809480	30750			
Total (12 to 16)			19	4527083	2091010	524900	226277	4002183	1864733			

**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 2015**

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	2015	£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	16		1		15					
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year				
			1	2	3	4	5	6				
In respect of risks incepted in previous financial years		12										
In respect of risks incepted in this financial year	For periods of less than 12 months	13	252		13		239					
	For periods of 12 months	14	75535	91835	3529	4592	72006	87243				
	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	98604		4930		93674					
Total (12 to 16)		19	174391	91835	8472	4592	165919	87243				

**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 2015**

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	2015	£000
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	1380		70		1310					
		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	1742		87		1655					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	111525	15117	6034	756	105491	14361			
	For periods of 12 months	14	311779	241365	15489	12068	296290	229297			
	For periods of more than 12 months	15	462	723	43	36	419	687			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	267634	1	13382		254252	1			
Total (12 to 16)		19	693142	257206	35035	12860	658107	244346			

**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 2015**

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	2015	£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	14		1			13				
		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	327		16			311				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	946	194	47	10		899			184	
	For periods of 12 months	14	648892	654004	75409	62422		573483			591582	
	For periods of more than 12 months	15	114	171	6	9		108			162	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	618536		43326			575210				
Total (12 to 16)		19	1268815	654369	118804	62441		1150011			591928	

**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 2015**

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	2015	£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	(19)		2		(21)					
			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	(444)		45		(489)					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	1654	383	215	72	1439	311				
	For periods of 12 months	14	272270	273907	59377	14467	212893	259440				
	For periods of more than 12 months	15	11	16	1	3	10	13				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	302702		16007		286695					
Total (12 to 16)		19	576193	274306	75645	14542	500548	259764				

**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 2015**

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	2015	£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	39		2		37					
			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	902		45		857					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	305261	21244	25429	1062	279832	20182				
	For periods of 12 months	14	21518	18819	1015	941	20503	17878				
	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	7396		369		7027				
Total (12 to 16)			19	335077	40063	26858	2003	308219	38060			

**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 2015**

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
					R21	2116	GL	31	12	2015	£000
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	(38)		(2)		(36)				
		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	(869)		(43)		(826)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	4283	2016	288	132	3995	1884			
	For periods of 12 months	14	239836	227149	22446	32415	217390	194734			
	For periods of more than 12 months	15	408	2729	42	158	366	2571			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	223884		19850		204034				
Total (12 to 16)		19	467542	231894	42583	32705	424959	199189			

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

**Form 21**  
Printed 31/03/2016 13:58:03

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	2015	£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	(45)		9		(54)					
			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	(1029)		201		(1230)					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	22159	5546	6451	1075	15708	4471				
	For periods of 12 months	14	349877	355994	111110	78066	238767	277928				
	For periods of more than 12 months	15	4829	11352	1337	3193	3492	8159				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	340826		74898		265928				
Total (12 to 16)			19	716662	372892	193997	82334	522665	290558			



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

**Form 21**  
Printed 31/03/2016 13:58:03

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	2015	£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	38		676505		(676467)					
			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	833		41		792					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	9032	2262	644	113	8388	2149				
	For periods of 12 months	14	187806	188764	10960	13367	176846	175397				
	For periods of more than 12 months	15	880	3521	175	176	705	3345				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	195296		12739		182557				
Total (12 to 16)			19	393847	194547	24559	13656	369288	180891			

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

**Form 21**  
Printed 31/03/2016 13:58:04

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	2015	£000
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance				
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years					
		1		3		5					
In respect of risks incepted in previous financial years	11										
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year				
		1	2	3	4	5	6				
In respect of risks incepted in previous financial years	12										
In respect of risks incepted in this financial year	For periods of less than 12 months	13	2602	1072	448	185	2154	887			
	For periods of 12 months	14	29392	19933	3546	1831	25846	18102			
	For periods of more than 12 months	15	8047	12333	1438	2074	6609	10259			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	35764	32395	1987	1646	33777	30749			
Total (12 to 16)		19	75805	65733	7419	5736	68386	59997			

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

Printed 31/03/2016 13:58:04

 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2015**

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	2015	£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	16		1		15					
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year				
			1	2	3	4	5	6				
In respect of risks incepted in previous financial years		12										
In respect of risks incepted in this financial year	For periods of less than 12 months	13	252		13		239					
	For periods of 12 months	14	75535	91835	3529	4592	72006	87243				
	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	98604		4930		93674				
Total (12 to 16)			19	174391	91835	8472	4592	165919	87243			

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

**Form 21**  
Printed 31/03/2016 13:58:04

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	2015	£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								
In respect of risks incepted in this financial year	For periods of less than 12 months	13							
	For periods of 12 months	14							
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16							
Total (12 to 16)		19							

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

**Total Business**

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31	12	2015	£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	5664650	1367286		4396773		99409		
	Reinsurers' share	12	1032578	172419		1803903		943744		
	Net (11-12)	13	4632072	1194867		2592870		(844335)		
	Claims management costs	14	67733	34855		41228		8350		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		1449355		1559991		3009346		
	Reinsurers' share	16		91606		152509		244115		
	Net (15-16)	17		1357749		1407482		2765231		
	Claims management costs	18		158842		21867		180709		
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	303545	879600		294283		888862		
	Other acquisition expenses	22	140663	281698		131048		291313		
	Administrative expenses	23		155670				155670		
	Reinsurance commissions and profit participations	24	21567	57470		21820		57217		
	Total (21+22+23-24)	29	422641	1259498		403511		1278628		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	586097			706678		120581		
	Reinsurers' share	32	325876			553995		228119		
	Claims management costs	33								
	Total (31-32+33)	39	260221			152683		(107538)		
Split of line 29	Prior financial years	41		4808				4808		
	This financial year	42	422641	1254690		403511		1273820		
Split of line 39	Incidents occurring prior to this financial year	51	260221			152683		(107538)		
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	2015	£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	5612726	1338389	4378883	104546				
	Reinsurers' share	12	1029984	170973	1803007	943996				
	Net (11-12)	13	4582742	1167416	2575876	(839450)				
	Claims management costs	14	65581	31498	40682	6599				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		1409962	1535182	2945144				
	Reinsurers' share	16		89636	151269	240905				
	Net (15-16)	17		1320326	1383913	2704239				
	Claims management costs	18		154349	20877	175226				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	282505	815214	275380	822339				
	Other acquisition expenses	22	135556	271072	126130	280498				
	Administrative expenses	23		155308		155308				
	Reinsurance commissions and profit participations	24	20515	54250	20875	53890				
	Total (21+22+23-24)	29	397546	1187344	380635	1204255				
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	586825		707444	120619				
	Reinsurers' share	32	325913		554034	228121				
	Claims management costs	33								
	Total (31-32+33)	39	260912		153410	(107502)				
Split of line 29	Prior financial years	41		4808		4808				
	This financial year	42	397546	1182535	380635	1199446				
Split of line 39	Incidents occurring prior to this financial year	51	260912		153410	(107502)				
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31 day	12 month	2015 year	£000	003
				Amount brought forward from previous financial year	Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year	
				1	2		3		4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	51924	28897		17890		(5137)		
	Reinsurers' share	12	2594	1446		896		(252)		
	Net (11-12)	13	49330	27451		16994		(4885)		
	Claims management costs	14	2152	3357		546		1751		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		39393		24809		64202		
	Reinsurers' share	16		1970		1240		3210		
	Net (15-16)	17		37423		23569		60992		
	Claims management costs	18		4493		990		5483		
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	21040	64386		18903		66523		
	Other acquisition expenses	22	5107	10626		4918		10815		
	Administrative expenses	23		362				362		
	Reinsurance commissions and profit participations	24	1052	3220		945		3327		
	Total (21+22+23-24)	29	25095	72154		22876		74373		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	(728)			(766)		(38)		
	Reinsurers' share	32	(37)			(39)		(2)		
	Claims management costs	33								
	Total (31-32+33)	39	(691)			(727)		(36)		
Split of line 29	Prior financial years	41								
	This financial year	42	25095	72155		22876		74374		
Split of line 39	Incidents occurring prior to this financial year	51	(691)			(727)		(36)		
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	2015	£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	76886		60933		6653		(9300)	
	Reinsurers' share	12	4202		3046		762		(394)	
	Net (11-12)	13	72684		57887		5891		(8906)	
	Claims management costs	14	2712		4243		503		2034	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			416232		66472		482704	
	Reinsurers' share	16			20812		3354		24166	
	Net (15-16)	17			395420		63118		458538	
	Claims management costs	18			23078		1932		25010	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	18655		67227		17958		67924	
	Other acquisition expenses	22	6383		24045		6388		24040	
	Administrative expenses	23			47374				47374	
	Reinsurance commissions and profit participations	24	933		3361		898		3396	
	Total (21+22+23-24)	29	24105		135285		23448		135942	
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			494				494	
	This financial year	42	24105		134791		23448		135448	
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 2015**

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	2015 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	1916919		481101		1544567		108749	
	Reinsurers' share	12	459443		29017		541032		110606	
	Net (11-12)	13	1457476		452084		1003535		(1857)	
	Claims management costs	14	16723		9578		11067		3922	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			443319		586267		1029586	
	Reinsurers' share	16			22166		29313		51479	
	Net (15-16)	17			421153		556954		978107	
	Claims management costs	18			53783		4491		58274	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	48359		113458		46583		115234	
	Other acquisition expenses	22	50867		95969		45669		101167	
	Administrative expenses	23			(2938)				(2938)	
	Reinsurance commissions and profit participations	24	2418		6242		2329		6331	
	Total (21+22+23-24)	29	96808		200247		89923		207132	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	202717				275185		72468	
	Reinsurers' share	32	185301				235048		49747	
	Claims management costs	33								
	Total (31-32+33)	39	17416				40137		22721	
Split of line 29	Prior financial years	41			1238				1238	
	This financial year	42	96808		199009		89923		205894	
Split of line 39	Incidents occurring prior to this financial year	51	17416				40137		22721	
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	2015 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	134108		83587		47332		(3189)	
	Reinsurers' share	12	20348		4614		7588		(8146)	
	Net (11-12)	13	113760		78973		39744		4957	
	Claims management costs	14	3885		1194		1214		(1477)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			148320		116156		264476	
	Reinsurers' share	16			8730		18416		27146	
	Net (15-16)	17			139590		97740		237330	
	Claims management costs	18			21261		1721		22982	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	69801		135135		56734		148202	
	Other acquisition expenses	22	23121		40619		19847		43893	
	Administrative expenses	23			18873				18873	
	Reinsurance commissions and profit participations	24	3490		7871		2837		8524	
	Total (21+22+23-24)	29	89432		186756		73744		202444	
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			826				826	
	This financial year	42	89432		185930		73744		201618	
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 2015**

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	2015	£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	26022		14853		7686		(3483)	
	Reinsurers' share	12	1552		898		422		(232)	
	Net (11-12)	13	24470		13955		7264		(3251)	
	Claims management costs	14	2398		764		715		(919)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			110307		18336		128643	
	Reinsurers' share	16			6590		999		7589	
	Net (15-16)	17			103717		17337		121054	
	Claims management costs	18			2865		1122		3987	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	12772		191061		16838		186995	
	Other acquisition expenses	22	2505		7314		2084		7735	
	Administrative expenses	23			14737				14737	
	Reinsurance commissions and profit participations	24	638		12841		842		12637	
	Total (21+22+23-24)	29	14639		200271		18080		196830	
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			(200)				(200)	
	This financial year	42	14639		200471		18080		197030	
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 2015**

PRA general insurance business reporting category

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

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R22	2116	GL	31	12	2015	£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	912953	190422	776218	53687			
	Reinsurers' share	12	237628	12403	263820	38595			
	Net (11-12)	13	675325	178019	512398	15092			
	Claims management costs	14	9507	5992	6989	3474			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		128473	218064	346537			
	Reinsurers' share	16		6868	12579	19447			
	Net (15-16)	17		121605	205485	327090			
	Claims management costs	18		23778	1120	24898			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	21396	50063	21464	49995			
	Other acquisition expenses	22	15038	30615	14891	30762			
	Administrative expenses	23		26773		26773			
	Reinsurance commissions and profit participations	24	1069	2725	1073	2721			
	Total (21+22+23-24)	29	35365	104726	35282	104809			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	111863		172143	60280			
	Reinsurers' share	32	104776		127679	22903			
	Claims management costs	33							
	Total (31-32+33)	39	7087		44464	37377			
Split of line 29	Prior financial years	41		1106		1106			
	This financial year	42	35365	103620	35282	103703			
Split of line 39	Incidents occurring prior to this financial year	51	7087		44464	37377			
	Incidents occurring in this financial year	52							

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	2015	£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	323652		187827		116082		(19743)	
	Reinsurers' share	12	61833		46915		11950		(2968)	
	Net (11-12)	13	261819		140912		104132		(16775)	
	Claims management costs	14	6885		4383		2671		169	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			142933		304554		447487	
	Reinsurers' share	16			22802		73511		96313	
	Net (15-16)	17			120131		231043		351174	
	Claims management costs	18			14521		3322		17843	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	67568		145704		70160		143112	
	Other acquisition expenses	22	23709		40640		22657		41692	
	Administrative expenses	23			28623				28623	
	Reinsurance commissions and profit participations	24	7597		12244		8024		11817	
	Total (21+22+23-24)	29	83680		202723		84793		201610	
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			1228				1228	
	This financial year	42	83680		201495		84793		200382	
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 2015**

PRA general insurance business reporting category

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

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31 day	12 month	2015 year	£000	270
				Amount brought forward from previous financial year	Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year	
				1	2		3		4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	2182237	294767		1858281		(29189)		
	Reinsurers' share	12	237629	68144		971256		801771		
	Net (11-12)	13	1944608	226623		887025		(830960)		
	Claims management costs	14	22482	5192		17061		(229)		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		10603		194719		205322		
	Reinsurers' share	16		534		10388		10922		
	Net (15-16)	17		10069		184331		194400		
	Claims management costs	18		11530		6711		18241		
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	35233	94233		36407		93059		
	Other acquisition expenses	22	11882	25897		11733		26046		
	Administrative expenses	23		18389				18389		
	Reinsurance commissions and profit participations	24	3914	7234		4118		7030		
	Total (21+22+23-24)	29	43201	131285		44022		130464		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	272245			260116		(12129)		
	Reinsurers' share	32	35836			191307		155471		
	Claims management costs	33								
	Total (31-32+33)	39	236409			68809		(167600)		
Split of line 29	Prior financial years	41		116				116		
	This financial year	42	43201	131168		44022		130347		
Split of line 39	Incidents occurring prior to this financial year	51	236409			68809		(167600)		
	Incidents occurring in this financial year	52								

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

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

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31	12	2015	£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	39949		24899		22064		7014	
	Reinsurers' share	12	7349		5936		6177		4764	
	Net (11-12)	13	32600		18963		15887		2250	
	Claims management costs	14	989		152		462		(375)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			9775		30614		40389	
	Reinsurers' share	16			1134		2709		3843	
	Net (15-16)	17			8641		27905		36546	
	Claims management costs	18			3533		458		3991	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	8721		18333		9236		17818	
	Other acquisition expenses	22	2051		5973		2861		5163	
	Administrative expenses	23			3477				3477	
	Reinsurance commissions and profit participations	24	456		1732		754		1434	
	Total (21+22+23-24)	29	10316		26051		11343		25024	
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	10316		26051		11343		25024	
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 2015**

PRA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31 day	12 month	2015 year	£000	600
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	38053	28897	13530	4374				
	Reinsurers' share	12	1900	1446	678	224				
	Net (11-12)	13	36153	27451	12852	4150				
	Claims management costs	14	2152	3357	546	1751				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		39393	24809	64202				
	Reinsurers' share	16		1970	1240	3210				
	Net (15-16)	17		37423	23569	60992				
	Claims management costs	18		4493	990	5483				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	21040	64386	18903	66523				
	Other acquisition expenses	22	5107	10626	4918	10815				
	Administrative expenses	23		362		362				
	Reinsurance commissions and profit participations	24	1052	3220	945	3327				
	Total (21+22+23-24)	29	25095	72154	22876	74373				
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	(728)		(766)	(38)				
	Reinsurers' share	32	(37)		(39)	(2)				
	Claims management costs	33								
	Total (31-32+33)	39	(691)		(727)	(36)				
Split of line 29	Prior financial years	41								
	This financial year	42	25095	72155	22876	74374				
Split of line 39	Incidents occurring prior to this financial year	51	(691)		(727)	(36)				
	Incidents occurring in this financial year	52								



Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

			Company registration number	GL/UK/CM	Period ended			units	Category number	
			R22	2116	GL	31	12	2015	£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	13871		4360		(9511)			
	Reinsurers' share	12	694		218		(476)			
	Net (11-12)	13	13177		4142		(9035)			
	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 2015**

PRA general insurance business reporting category

**Total Business**

Company registration number															GL/UK/CM			Period ended			units	Category number
															day	month	year					
R23															2116		GL	31	12	2015	£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	2015	11				1357749	1038564	368918			2765231		4168102		66.3							
12	2014	12	1379253	1242388		509655	546469	137109	881112	361275	(49154)		4038544	(4.0)	63.7							
12	2013	13	1386874	1448572	571931	191597	446737	97185	608461	127746	(688)	1763	4712344	(9.7)	57.2							
12	2012	14	687248	2116153	1140519	206975	510981	83559	703600	109718	(11803)	6545	4614693	(8.2)	57.0							
12	2011	15	1280837	1293672	1021239	111017	162238	21011	281368	20082	(7184)	(2550)	4468443	1.7	58.1							
12	2010	16	1251282	1297126	1185085	46400	114684	6729	136333	7419	24061	16404	4083232	4.3	63.8							
12	2009	17	1541238	1397766	1178333	37059	81259	3714	92516	4986	24530	18433	4403887	(7.0)	64.5							
12	2008	18	1751871	1687906	1504675	44476	55147	2838	100549	4511	(2599)	3361	5320402	(4.8)	63.1							
12	2007	19	2052975	1885054	1821690	10596	26346	1799	41826	2017	(5102)	1145	5596337	(1.3)	69.9							
12	2006	20	1744463	1955010	1752369	8564	43312	1374	45611	1868	5771	11262	5886071	(7.6)	60.3							
Prior accident years		21				28528	79070	171309	321484	779589	(822166)	96321										
Reconciliation		22																				
Total (11 to 22)		29				2552616	3104807	895545	3212860	1419211	1920897	152684										

**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 2015**

PRA general insurance business reporting category

**Total Primary (Direct) and Facultative 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						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	2015	11				1320326	1020352	363561			2704239		4002183		67.6
12	2014	12	1330538	1219346		490096	542330	136545	869819	349526	(50374)		3847261	(4.1)	65.0
12	2013	13	1335593	1411784	543880	188138	444924	97075	605641	127103	(2607)	1763	4469818	(9.8)	58.4
12	2012	14	615241	2068757	1108511	205691	507319	83422	697291	109405	(10264)	6545	4323579	(7.9)	58.3
12	2011	15	1209076	1239900	969703	110052	162029	18091	281057	12392	(3277)	(2550)	4095246	1.6	60.3
12	2010	16	1180121	1220365	1110539	45380	114411	6715	136059	7114	23333	16404	3843288	4.6	63.9
12	2009	17	1451702	1332717	1124051	36438	80026	3606	92143	4910	23017	18433	4162638	(6.6)	64.8
12	2008	18	1652833	1620412	1439308	44569	54728	2750	99820	4500	(2273)	3361	5065199	(4.9)	63.1
12	2007	19	1902284	1797309	1715649	10045	26693	1553	41628	1989	(5326)	1872	5306894	(2.4)	68.9
12	2006	20	1704582	1904303	1672555	8479	43204	1368	45457	1865	5729	11262	5772575	(9.4)	59.4
Prior accident years		21				28528	79070	170017	321484	773538	(817407)	96321			
Reconciliation		22													
Total (11 to 22)		29				2487742	3075086	884703	3190399	1392342	1864790	153411			

**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 2015**

PRA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2015	11				37423	18212	5357			60992		165919		36.8
12	2014	12	48715	23042		19559	4139	564	11293	11749	1220		191283	5.3	38.2
12	2013	13	51281	36788	28051	3459	1813	110	2820	643	1919		242526	(9.1)	34.9
12	2012	14	72007	47396	32008	1284	3662	137	6309	313	(1539)		291114	(21.7)	37.5
12	2011	15	71761	53772	51536	965	209	2920	311	7690	(3907)		373197	3.5	34.1
12	2010	16	71161	76761	74546	1020	273	14	274	305	728		239944	(1.2)	61.3
12	2009	17	89536	65049	54282	621	1233	108	373	76	1513		241249	(13.5)	60.4
12	2008	18	99038	67494	65367	(93)	419	88	729	11	(326)		255203	(2.5)	64.6
12	2007	19	150691	87745	106041	551	(347)	246	198	28	224	(727)	289443	21.4	88.9
12	2006	20	39881	50707	79814	85	108	6	154	3	42		113496	57.8	105.6
Prior accident years		21						1292		6051	(4759)				
Reconciliation		22													
Total (11 to 22)		29				64874	29721	10842	22461	26869	56107	(727)			

**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 2015**

PRA general insurance business reporting category

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

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
							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	2015	11				395420	25327	37791			458538		658107		69.7
12	2014	12	401721	64561		51804	1002	1204	23835	40725	(10550)		620821	(16.3)	73.4
12	2013	13	440386	60127	49440	3803	621	320	1888	1608	1248		725136	(9.9)	68.2
12	2012	14	394745	64228	56147	971	912	145	1339	346	343		658076	(9.4)	68.8
12	2011	15	329982	55009	55317	1120	352	126	720	322	556		522932	3.5	74.0
12	2010	16	300261	50960	38010	89	181	90	343	177	(160)		513090	(24.7)	66.0
12	2009	17	291392	49115	34861	21	167	18	268	6	(68)		488324	(28.6)	66.9
12	2008	18	312221	60344	45170	22	36	2	127	1	(68)		533819	(25.0)	67.0
12	2007	19	298739	59770	45288	20	79		108		(9)		476019	(24.1)	72.3
12	2006	20	251687	54314	38833	1	88		27		62		469630	(28.3)	61.9
Prior accident years		21				36	538	9	813	30	(260)				
Reconciliation		22													
Total (11 to 22)		29				453307	29303	39705	29468	43215	449632				

**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 2015**

PRA general insurance business reporting category

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

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2015	11				421153	441066	115888			978107		1150011		85.1
12	2014	12	389224	513529		172274	273949	52782	432051	81478	(14524)		1053595	(2.8)	84.3
12	2013	13	414131	532865	170923	78313	218387	23585	294789	28814	(3318)		1236612	(7.8)	73.2
12	2012	14	182789	705590	379647	78133	151490	37237	234322	41920	(9382)	(295)	1199549	(8.4)	69.1
12	2011	15	307493	451356	326596	46450	65635	6277	117922	3130	(2690)	(2550)	1016310	(1.4)	74.0
12	2010	16	317936	339172	330580	9223	5691	1175	12899	1411	1779	(1407)	804273	2.2	82.6
12	2009	17	374931	332739	328777	21118	48292	1132	45677	2063	22802	15000	826799	20.0	93.6
12	2008	18	499188	435261	414283	31373	19602	1474	52686	1450	(1687)	(1282)	1084764	7.2	89.0
12	2007	19	534708	450884	476266	4366	10657	773	18250	767	(3221)	2010	1213994	9.1	84.6
12	2006	20	598513	614742	578550	2824	29437	361	25070	530	7022	9506	1446264	(.6)	83.6
Prior accident years		21				8010	50154	5445	57618	4629	1362	19156			
Reconciliation		22													
Total (11 to 22)		29				873237	1314360	246129	1291284	166192	976250	40138			

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

**Form 23**

Printed 31/03/2016 13:58:08

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	2015	£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	2015	11				139590	75132	22607			237329		500548		47.4			
12	2014	12	176211	83012		59288	22634	703	39914	43098	(387)		559190	(.5)	46.3			
12	2013	13	146574	112727	80661	11421	8136	241	18256	894	648		605346	(10.9)	40.8			
12	2012	14	140176	122272	80762	2236	3667	302	4354	491	1360		569773	(28.9)	39.9			
12	2011	15	154072	103472	89806	1303	936	77	1370	151	795		600520	(11.0)	41.0			
12	2010	16	200683	165110	170749	1342	810	43	1377	196	622		635215	4.7	58.8			
12	2009	17	318702	187733	158518	966	334	126	233	87	1106		889883	(14.8)	53.8			
12	2008	18	352443	214307	192227	939	197	175	979	103	229		1021163	(9.7)	53.5			
12	2007	19	535556	307621	356532	791	127	42	12	94	854		1082514	16.2	82.5			
12	2006	20	421889	298373	293414	342	59	11	40	115	257		1188368	(1.5)	60.2			
Prior accident years		21				345	733	392	1902	94	(526)							
Reconciliation		22																
Total (11 to 22)		29				218563	112765	24719	68437	45323	242287							

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

Printed 31/03/2016 13:58:08

 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2015**

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	2015	£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	2015	11				103717	12372	4965			121054		308219		39.3			
12	2014	12	88809	21083		12516	3640	2246	11220	9863	(2681)		338914	(12.7)	31.6			
12	2013	13	24464	20858	20099	315	117	81	1314	417	(1218)		252542	(1.2)	17.8			
12	2012	14	23569	21787	15921	262	133	67	119	61	282		280870	(24.8)	14.2			
12	2011	15	58388	10169	11831	243	153	31	103	38	286		345687	20.5	20.4			
12	2010	16	52818	46267	27176	196	163	24	221	12	150		462096	(40.4)	17.4			
12	2009	17	128752	78449	56754	112	107	16	268	45	(78)		411562	(27.4)	45.1			
12	2008	18	77046	78418	93529	195	133	15	100	9	234		549844	19.7	31.1			
12	2007	19	59796	56068	60266	30	42	6	67	25	(14)		649962	7.6	18.5			
12	2006	20	76538	79327	77917	25	15	3	197	5	(159)		697201	(1.7)	22.2			
Prior accident years		21				61		272	198	187	(52)							
Reconciliation		22																
Total (11 to 22)		29				117672	16875	7726	13807	10662	117804							



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

Printed 31/03/2016 13:58:08

 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2015**

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	2015	£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	2015	11				121605	163868	41618			327091		424959		77.0			
12	2014	12	127864	188879		63866	80843	26652	144325	44554	(17518)		409623	(9.3)	73.0			
12	2013	13	162713	246180	76995	33051	111986	12973	136103	19270	2637	1763	545074	(4.5)	73.0			
12	2012	14	35870	376216	215610	39224	127145	15359	156775	18466	6487	5956	544083	5.6	79.6			
12	2011	15	206474	210829	166388	17886	19325	7627	42893	3390	(1445)		560258	.2	74.6			
12	2010	16	125142	178067	163523	9826	63081	1545	45679	1952	26821	17811	398968	33.6	91.0			
12	2009	17	136400	192268	160636	1960	8233	470	9423	777	463	3433	430946	(10.9)	71.4			
12	2008	18	190981	251361	218383	5842	16032	205	21652	719	(292)	4712	542457	(4.3)	79.5			
12	2007	19	183400	265314	234140	992	7703	249	9465	642	(1163)	(177)	558265	(8.4)	76.4			
12	2006	20	172468	279740	233183	1790	4206	272	2515	253	3500	1927	577912	(14.4)	71.3			
Prior accident years		21				3582	8071	421	15467	1006	(4399)	9039						
Reconciliation		22																
Total (11 to 22)		29				299624	610493	107391	584297	91029	342182	44464						

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

Printed 31/03/2016 13:58:08

 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2015**

PRA general insurance business reporting category

**Total primary (direct) and facultative commercial lines property 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	2015	11				120131	173793	57250			351174		522665		67.2
12	2014	12	122352	154494		92363	40429	7999	93794	60700	(13703)		544597	(8.9)	48.3
12	2013	13	116859	193482	97541	26284	12678	5281	40154	9254	(5165)		643281	(26.7)	40.2
12	2012	14	115222	229059	172961	11359	16710	2890	19549	9073	2337		640562	(11.0)	49.8
12	2011	15	124676	188861	170935	2777	2698	645	6631	254	(765)		630050	(6.3)	47.9
12	2010	16	152006	200117	198689	6244	4682	343	12326	192	(1249)		606451	4.9	59.7
12	2009	17	162243	214129	175658	521	1501	210	475	242	1515		645190	(16.9)	52.7
12	2008	18	176571	255251	189053	218	1814	89	2346	44	(269)		770349	(25.1)	47.7
12	2007	19	247894	374296	290173	90	1030	233	2192	218	(1057)		767996	(22.1)	70.2
12	2006	20	154962	268009	202660	46	1126	424	949	166	481		834208	(23.8)	43.1
Prior accident years		21				1010	2858	493	3050	210	1101				
Reconciliation		22													
Total (11 to 22)		29				261043	259319	75857	181466	80353	334400				

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

**Form 23**

Printed 31/03/2016 13:58:09

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	
											R23	2116	GL	31	12	2015	£000	270
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	2015	11				10069	109567	74764			194400		369288		52.6			
12	2014	12	13411	174739		26155	118218	39892	112538	62201	9526		257944	5.5	76.6			
12	2013	13	18933	229181	37682	32483	92166	52212	111680	65073	108		408774	(6.4)	57.1			
12	2012	14	(283971)	532370	173064	71417	205678	27205	278335	37573	(11608)	884	378935	(10.3)	51.0			
12	2011	15	20149	199236	136010	39053	72562	3088	110675	3263	765		365828	25.8	74.0			
12	2010	16	22869	219175	167845	17967	39084	3469	61871	3075	(4426)		363342	4.2	69.1			
12	2009	17	30020	262074	196006	11540	21031	1614	34979	1626	(2420)		414942	(12.2)	62.7			
12	2008	18	34559	308299	270303	5629	15875	761	20283	2107	(125)	(69)	500643	(5.1)	65.3			
12	2007	19	31842	256578	240237	3623	6829	240	11221	221	(750)	39	478107	(2.2)	59.1			
12	2006	20	20330	276227	236718	3484	8164	291	16394	780	(5235)	(171)	481073	(10.0)	55.9			
Prior accident years		21				15272	16258	162387	241502	769211	(816796)	68126						
Reconciliation		22																
Total (11 to 22)		29				236692	705432	365923	999478	945130	(636561)	68809						

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

Printed 31/03/2016 13:58:09

 Name of insurer **Aviva Insurance Limited**

Global business

 Financial year ended **31st December 2015**

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	2015	£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	2015	11				8641	19227	8678			36546		68386		53.4			
12	2014	12	10946	19049		11830	1615	5067	12142	6907	(537)		62577	(2.8)	47.1			
12	2013	13	11533	16364	10539	2468	833	2382	1457	1773	2453		53053	(.9)	52.3			
12	2012	14	6841	17235	14399	2089	1584	217	2498	1475	(83)		51731	6.1	48.6			
12	2011	15	7842	20968	12820	1220	368	220	743	1844	(779)		53661	(30.2)	41.9			
12	2010	16	8406	21497	13967	493	719	26	1343	99	(204)		59853	(29.3)	39.4			
12	2009	17	9262	16210	12841	200	361	20	820	64	(303)		54992	(17.2)	41.2			
12	2008	18	9824	17171	16360	351	1039	29	1647	67	(295)		62160	3.5	44.4			
12	2007	19	10349	26778	12747	133	226	10	313	22	34		80037	(51.0)	29.3			
12	2006	20	8195	33571	11280	(33)	109	6	265	16	(199)		77919	(66.2)	25.1			
Prior accident years		21				212	458	598	934	(1829)	2163							
Reconciliation		22																
Total (11 to 22)		29				27604	26539	17253	22162	10438	38796							

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

**Form 23**

Printed 31/03/2016 13:58:09

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

											Company registration number	GL/UK/CM	Period ended			units	Category number	
											R23	2116	GL	31	12	2015	£000	600
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2015	11				37423	18212	5357			60992		165919		36.8			
12	2014	12	48715	23042		19559	4139	564	11293	11749	1220		191664	5.3	38.1			
12	2013	13	51281	36788	28051	3459	1813	110	2820	643	1919		242526	(9.1)	34.9			
12	2012	14	72007	47396	32008	1284	3662	137	6309	313	(1539)		291114	(21.7)	37.5			
12	2011	15	71761	53772	51536	965	209	70	311	565	368		304197	(1.8)	40.9			
12	2010	16	71161	76761	74546	1020	273	14	274	305	728		239944	(1.2)	61.3			
12	2009	17	89536	65049	54282	621	1233	108	373	76	1513		241249	(13.5)	60.4			
12	2008	18	99038	67494	65367	(93)	419	88	729	11	(326)		255203	(2.5)	64.6			
12	2007	19	150691	87745	106041	551	(347)	246	198	28	224	(727)	289443	21.4	88.9			
12	2006	20	39881	50707	79814	85	108	6	154	3	42		113496	57.8	105.6			
Prior accident years		21																
Reconciliation		22																
Total (11 to 22)		29				64874	29721	6700	22461	13693	65141	(727)						

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

**Form 23**

Printed 31/03/2016 13:58:09

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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	2015	£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	2015	11																
12	2014	12											(381)					
12	2013	13																
12	2012	14																
12	2011	15						2850		7125	(4275)		69000		4.1			
12	2010	16																
12	2009	17																
12	2008	18																
12	2007	19																
12	2006	20																
Prior accident years		21						1292		6051	(4759)							
Reconciliation		22																
Total (11 to 22)		29						4142		13176	(9034)							

**Form 24**  
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## Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

## Total Business

[illegible]

**Form 24**  
Printed 31/03/2016 13:58:10

## Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

### Total Primary (Direct) and Facultative Business

[illegible]



**Form 24**  
Printed 31/03/2016 13:58:11

## Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

### Total Treaty Reinsurance Accepted Business

[illegible]

**Form 24**  
Printed 31/03/2016 13:58:11

## Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

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

**Form 24**  
Printed 31/03/2016 13:58:11

## Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

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

[illegible]

**Form 24**  
Printed 31/03/2016 13:58:12

## Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

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

[illegible]

**Form 24**  
Printed 31/03/2016 13:58:12

## Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

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

[illegible]

**Form 24**  
Printed 31/03/2016 13:58:12

## Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

### Total Proportional Reinsurance Treaty Business accepted

[illegible]

**Form 24**  
Printed 31/03/2016 13:58:13

## Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

[illegible]

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

Form 25

Printed 31/03/2016 13:58:13

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

## Total Business

Total Business															Company registration number		GL/UK/CM		Period ended			units		Category number				
																			day		month		year					
															R25		2116		GL		31		12		2015		£000	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns			
Reported claims outstanding	Gross Amount	11	29	29	12	06	12	07	12	08	12	09	12	10	12	11	12	12	12	13	12	14	12	15	99	99		
	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**  
Printed 31/03/2016 13:58:13

## Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

### Total Primary (Direct) and Facultative Business

[illegible]

**Form 25**  
Printed 31/03/2016 13:58:14

## Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

### Total Treaty Reinsurance Accepted Business

[illegible]

**Form 25**  
Printed 31/03/2016 13:58:14

## Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

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

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

**Form 25**

Printed 31/03/2016 13:58:14

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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									
														R25		2116		GL		31		12		2015		£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	06	12	07	12	08	12	09	12	10	12	11	12	12	12	13	12	14	12	15	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																											

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

**Form 25**

Printed 31/03/2016 13:58:14

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

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

Total primary (direct) and facultative aviation business														Company registration number		GL/UK/CM		Period ended			units		Category number			
																		day	month	year						
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns	
Reported claims outstanding	Gross Amount	11	29	29	12	06	12	07	12	08	12	09	12	10	12	11	12	12	12	13	12	14	12	15	99	99
	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**  
Printed 31/03/2016 13:58:15

## Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

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

[illegible]

**Form 25**  
Printed 31/03/2016 13:58:15

## Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

### Total Proportional Reinsurance Treaty Business accepted

[illegible]

**Form 25**  
Printed 31/03/2016 13:58:15

## Global business

Financial year ended **31st December 2015**

PRA general insurance business reporting category

**Balance of all treaty reinsurance accepted business**

[illegible]



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

Form 26

Printed 31/03/2016 13:58:16

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**

PRA general insurance business reporting category

**Proportional property**

									Company registration number		GL/UK/CM		Period ended			Monetary units	Category number	Currency code
									day	month	year							
									R26	2116	GL	31	12	2015	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						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	2015	11				37119	18292	5552			60963		162010		37.6			
12	2014	12	48107	23165		19553	4061	314	11744	11421	763		180196	3.3	40.0			
12	2013	13	48237	37106	27462	3410	1758	110	4086	67	1125		208475	(11.8)	38.8			
12	2012	14	63032	48287	32431	1264	3606	137	6226	288	(1507)		214232	(22.5)	46.9			
12	2011	15	57313	32651	29180	945	234	70	283	102	864		224800	(6.8)	39.0			
12	2010	16	68049	68205	72204	928	273	14	405	73	737		232857	7.6	60.8			
12	2009	17	79830	58973	49183	564	110	86	313	21	426		219691	(15.3)	59.1			
12	2008	18	85029	58078	57094	(92)	357	19	417	9	(142)		224190	(1.2)	63.5			
12	2007	19	121554	71626	85469	492	962	226	389	22	1269		208856	21.7	99.9			
12	2006	20	34633	36262	55154	81	93	6	94	3	83		78247	52.6	115.0			
Prior accident years		21																
Reconciliation		22																
Total (11 to 22)		29				64264	29746	6534	23957	12006	64581							

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

Form 27

Printed 31/03/2016 13:58:16

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2015**

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	2015	11				39073	19254	5844			64171		170103		37.7
12	2014	12	50639	24384		20582	4275	331	12362	12022	804		191161	3.3	39.7
12	2013	13	48237	37106	28907	3589	1850	116	4301	84	1170		208475	(7.1)	39.7
12	2012	14	63032	48287	32572	1331	3796	144	6554	303	(1586)		214232	(21.6)	47.1
12	2011	15	57313	32651	29251	995	246	74	298	107	910		224800	(6.4)	39.1
12	2010	16	68049	68205	72272	977	287	15	426	77	776		232857	7.8	60.8
12	2009	17	79830	58973	49212	594	116	90	330	22	448		219691	(15.2)	59.1
12	2008	18	85029	58078	57108	(97)	376	20	439	10	(150)		224190	(1.2)	63.5
12	2007	19	121554	71626	85477	518	1013	238	409	23	1337		208856	21.8	100.0
12	2006	20	34633	36262	55158	86	98	6	99	3	88		78247	52.6	115.0
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				67648	31311	6878	25218	12651	67968				

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

**Form 30**

**(Sheet 1)**

Printed 31/03/2016 13:58:17

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

											Company registration number		GL/UK/CM		Period ended			units
											R30	2116		GL	31	12	2015	£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	10190534	182269	3281	1.8	6027271	334963	152695	3281	2.8	0.7	1.8					
		12																
		13																
		14																
		15																
		16																
		17																
		18																
		19																
		20																
Other currencies		21																
Total		29	10190534	182269			6027271	334963	152695	3281								

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

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

Printed 31/03/2016 13:58:17

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

			Company registration number	GL/UK/CM	Period ended			units	
			R30	2116	GL	31	12	2015	£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 31/03/2016 13:58:17

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

**Medical expenses**

														Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
														R31	2116	GL	31	12	2015	000	111	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	2015	11	886402	27796		358279	11362	32323			401964	527182	76.2										
12	2014	12	924119	566	369062	37374	133	679	11923	35584	(9321)	540439	75.4										
12	2013	13	957522	87	397397	925	7	200	232	622	278	518466	76.9										
12	2012	14	921676	19	387427	187	7	37	37	92	102	515279	75.2										
12	2011	15	728928	1	317371	39	1	14	8	29	17	439183	72.3										
12	2010	16	699803	4	307822	20	1	7	1	10	17	416138	74.0										
12	2009	17	656573		288584	14		6	2	3	15	389419	74.1										
12	2008	18	613789		290056	1			2		(1)	393222	73.8										
12	2007	19	576869	1	281090	1	205		205		1	390895	72.0										
12	2006	20	510500		238737	1					1	336834	70.9										
Prior accident years		21				1					1												
Total (11 to 21)		29		28474		396842	11716	33266	12410	36340	393074												
Line 29 expressed in sterling		30				396842	11716	33266	12410	36340	393074												

## Travel

														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	2015	11	84102	12620		48288	6568	4641			59497	103617	57.4										
12	2014	12	87229	1434	39738	9105	1135	291	6187	3981	363	67623	74.3										
12	2013	13	90639	282	53071	564	571	260	959	451	(15)	139942	38.9										
12	2012	14	85343	892	50338	103	549	15	1145	21	(499)	99684	51.2										
12	2011	15	101892	200	54924	37	966	181	977	163	44	94540	59.3										
12	2010	16	86059	201	35128	28	406	177	1038	157	(584)	86690	41.2										
12	2009	17	81816	297	42531	6	644	9	142		517	88478	48.8										
12	2008	18	114637	99	66044	12	79	1	97		(5)	101100	65.4										
12	2007	19	116276	80	57839		24		24			73328	78.9										
12	2006	20	111589	62	48115		47		50		(3)	85328	56.4										
Prior accident years		21		526		1	680	9	98	29	563												
Total (11 to 21)		29		16693		58144	11669	5584	10717	4802	59878												
Line 29 expressed in sterling		30				58144	11669	5584	10717	4802	59878												

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

Form 31

Printed 31/03/2016 13:58:18

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**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	2015	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	2015	11	52663	31811		133606	80705	20234			234545	525448	44.6										
12	2014	12	88210	12197	168617	54031	29251	395	46249	40376	(2948)	591028	42.7										
12	2013	13	98964	7743	210789	11222	7897	44	20221	14	(1072)	595914	38.6										
12	2012	14	205831	924	225045	1570	1502	75	1949	206	992	605004	37.7										
12	2011	15	194296	652	244153	1372	984	81	1442	159	836	642795	38.4										
12	2010	16	383031	3285	386540	1412	853	45	1449	206	655	695088	55.9										
12	2009	17	402451	999	495918	1017	351	132	346	92	1062	978664	50.8										
12	2008	18	436645	1036	583038	988	207	184	530	109	740	1133957	51.5										
12	2007	19	822823	1117	949010	833	135	44	514	99	399	1205448	78.8										
12	2006	20	648226	151	734931	360	62	11	42	121	270	1307291	56.3										
Prior accident years		21		1952		365	772	413	1072	99	379												
Total (11 to 21)		29		61867		206776	122719	21658	73814	41481	235858												
Line 29 expressed in sterling		30				206776	122719	21658	73814	41481	235858												

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

Form 31

Printed 31/03/2016 13:58:18

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**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	2015	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	2015	11	4163	2197		11749	6200	3738			21687	98109	22.1							
12	2014	12	8803	43	14540	10575	30	354	6523	7697	(3261)	119664	21.3							
12	2013	13	27884	30	35027	741	21	116	245	282	351	155008	23.2							
12	2012	14	35950	25	46183	228	17	25	166	64	40	220098	21.1							
12	2011	15	54776	35	65044	82	11	2	178	19	(102)	326896	19.9							
12	2010	16	88075	9	89866	73	5		151	4	(77)	457991	19.6							
12	2009	17	169783	6	196348	133	4		82	38	17	479966	40.9							
12	2008	18	128110	2	183431	21	1		134	2	(114)	764287	24.0							
12	2007	19	116596		150122	31			27	22	(18)	700764	21.4							
12	2006	20	122354		152203	26			90	2	(66)	1004546	15.2							
Prior accident years		21				88			89		(1)									
Total (11 to 21)		29		2347		23747	6289	4235	7685	8130	18456									
Line 29 expressed in sterling		30				23747	6289	4235	7685	8130	18456									



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

Form 31

Printed 31/03/2016 13:58:18

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

**Other personal financial loss**

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	2015	11	485203	20022		87539	3644	476			91659	220280	41.6
12	2014	12	213850	13171	61056	2410	3767	229	6940	228	(762)	169745	39.7
12	2013	13	216309		9475							110457	8.6
12	2012	14	150759		1640							81288	2.0
12	2011	15	155759		8415							80913	10.4
12	2010	16	141869		6663							68688	9.7
12	2009	17	112286		20901							53182	39.3
12	2008	18	50457		10089							35920	28.1
12	2007	19	32297		6457							15678	41.2
12	2006	20											
Prior accident years		21											
Total (11 to 21)		29		33193		89949	7411	705	6940	228	90897		
Line 29 expressed in sterling		30				89949	7411	705	6940	228	90897		

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

Form 31

Printed 31/03/2016 13:58:18

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**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	2015	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	2015	11	11991	22199		107357	198746	47080			353183	508918	69.4										
12	2014	12	33435	8302	95315	116652	36825	4294	113273	52601	(8103)	532221	47.6										
12	2013	13	30474	4092	188581	21661	16458	3314	35494	7373	(1434)	573141	40.1										
12	2012	14	38628	6166	266443	5398	13127	1106	20802	732	(1903)	614131	46.6										
12	2011	15	80118	6637	274666	2908	2086	503	5069	386	42	598865	46.8										
12	2010	16	73079	4189	308194	2661	5367	303	8473	241	(383)	566418	55.9										
12	2009	17	79233	1598	296293	528	1799	148	3316	117	(958)	615177	48.6										
12	2008	18	79373	3063	314921	751	1798	59	5618	22	(3032)	717728	44.2										
12	2007	19	142565	1172	490674	151	913	229	2374	45	(1126)	699555	70.3										
12	2006	20	103447	678	318607	49	535	61	192	45	408	728972	43.8										
Prior accident years		21		1178		1377	2714	90	4094	120	(33)												
Total (11 to 21)		29		59274		259493	280368	57187	198705	61682	336661												
Line 29 expressed in sterling		30				259493	280368	57187	198705	61682	336661												

**Form 31**  
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## Global business

Financial year ended **31st December 2015**

Reporting territory	<b>United Kingdom other than home foreign</b>
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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	2015	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	2015	11	315	397		9160	18365	5052			32577	102500	31.8							
12	2014	12	638	360	2810	4367	12171	3261	15385	3597	817	104709	21.6							
12	2013	13	1309	48	10241	2665	1255	944	3724	1090	50	105520	14.3							
12	2012	14	1105	57	16790	1915	895	1552	643	3596	123	91445	23.1							
12	2011	15	1356	25	9947	262	693	94	404	253	392	94989	11.6							
12	2010	16	1465	38	33930	4	170	28	225	22	(45)	98307	34.7							
12	2009	17	1217	48	24188	16	162	104	259	62	(39)	89173	27.4							
12	2008	18	1421	17	17412		117	53	127	9	34	100694	17.5							
12	2007	19	2631	40	45308	1	206	101	205	95	8	101629	44.9							
12	2006	20	1885	27	28132		639	211	801	114	(65)	98787	29.3							
Prior accident years		21		127			1577	387	1558	114	292									
Total (11 to 21)		29		1184		18390	36250	11787	23331	8952	34144									
Line 29 expressed in sterling		30				18390	36250	11787	23331	8952	34144									

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

Form 31

Printed 31/03/2016 13:58:19

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**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	2015	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	2015	11	786	1975		2107	39872	41957			83936	132646	63.3							
12	2014	12	2520	1878	1822	11293	33258	21140	35249	28513	1929	123287	54.8							
12	2013	13	2101	1307	11057	6899	8062	43247	10487	45620	2101	114337	60.6							
12	2012	14	2108	911	24793	12490	27617	14446	33221	18083	3249	112454	70.6							
12	2011	15	1740	396	46460	12722	29732	594	41034	224	1790	97214	92.1							
12	2010	16	1501	212	57034	10464	20857	2173	32414	964	116	106540	85.0							
12	2009	17	3003	207	59463	2696	6788	1096	8686	700	1194	124849	56.1							
12	2008	18	3129	230	93570	1797	5546	218	4380	885	2296	154292	65.5							
12	2007	19	4404	194	74882	535	3938	289	4282	50	430	170200	46.8							
12	2006	20	3362	203	89810	217	1319	86	1525	47	50	178569	51.2							
Prior accident years		21		22364		61912	212559	826155	219185	880947	494									
Total (11 to 21)		29		29877		123132	389548	951401	390463	976033	97585									
Line 29 expressed in sterling		30				123132	389548	951401	390463	976033	97585									

## 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 2015**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	2015	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	2005	4187	234	72858	214	126	587	781	217	(71)	162200	45.5									
12	2004	5290		91331	537			5	174	358	158455	58.0									
12	2003	5011	263	83050	776	23	109	348	57	503	134750	62.3									
12	2002	7088	274	94623	400	1985	9300	12368		(683)	96127	110.6									
12	2001	5181	312	83859	353	22	101	443		33	97369	86.6									
12	2000	11618	517	92809	520	1684	7880	10767		(683)	111871	92.0									
12	1999	12866	584	144341	378	1106	5176	7110	207	(657)	134802	112.0									
12	1998	12664	772	150609	733	2734	12791	16676	733	(1151)	145492	114.7									
12	1997	12604	737	155082	645	1222	5716	7938	234	(589)	157163	103.5									
12	1996	11487	660	154556	446	1165	5450	6961	788	(688)	155218	104.1									
12	1995	11458	741	149178	621	1501	2344	2765	1025	676	159094	96.6									
12	1994	35698	672	149864	476	2090	5100	6347	959	360	150506	104.7									
12	1993	22522	689	121183	659	2322	6187	3270	5467	431											

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 2015**

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	2015	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	1992	24009	566	101858	755	5380	20493	4574	22648	(594)											
12	1991	23623	617	99961	1020	5515	21124	4574	23520	(435)											
12	1990	22653	927	97087	1207	5213	19713	3048	23520	(435)											
12	1989	22226	781	86233	651	5380	20494	3048	24390	(913)											
12	1988	21393	696	70800	1092	5287	20058	1524	25262	(349)											
12	1987	19649	438	52373	567	5347	20339	762	26132	(641)											
12	1986	21867	469	54235	440	5467	20901	1524	26132	(848)											
12	1985	15145	596	46307	961	5446	20805	1525	26132	(445)											
12	1984	14321	430	39098	688	4329	15574	1525	19163	(97)											
12	1983	14798	589	41501	711	4446	16123	1525	20035	(280)											
12	1982	15482	678	40535	1039	4574	16723	1525	20905	(94)											
12	1981	11544	527	28953	629	4599	16841	1525	20907	(363)											
12	1980	12193	820	28975	1473	3908	15945	1525	20035	(234)											

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 2015

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	1979	12064	512	26413	1280	3888	18191	1525	22648	(814)		
12	1978	11465	427	25365	969	3759	17586	1525	21777	(988)		
12	1977	12183	506	50953	5142	5893	27572	1525	34844	2238		
12	1976	15836	609	16569	1563	4319	20208	762	26132	(804)		
12	1975	10700	5721	73520	34967	113829	436724	109865	466904	8751		

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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
<b>Total</b>	<b>2,000</b>

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	2015	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	2015	11	30	232		223	14538	5368			20129	26083	77.2							
12	2014	12	857	207	279	1009	27146	10335	17549	5680	15261	23784	163.0							
12	2013	13	30	224	2459	2288	19427	3215	12956	9823	2151	28488	96.1							
12	2012	14	780	766	(119348)	25968	71108	7849	102426	11212	(8713)	2273	(634.5)							
12	2011	15																		
12	2010	16																		
12	2009	17																		
12	2008	18																		
12	2007	19																		
12	2006	20																		
Prior accident years		21																		
Total (11 to 21)		29		1429		29488	132219	26767	132931	26715	28828									
Line 29 expressed in sterling		30				21733	97449	19728	97974	19690	21247									



## 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 2015**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	2015	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	2015	11	138	936		391	14660	2497			17548	27652	63.5										
12	2014	12	448	472	301	2478	9876	1266	14264	2760	(3404)	24195	57.5										
12	2013	13	1183	430	8979	11243	19009	1835	25653	2339	4095	49184	83.5										
12	2012	14	1035	23	18479	7554	25284	1837	30480	2126	2069	58165	91.4										
12	2011	15	2350	70	26817	13303	20423	2052	29434	2438	3906	49678	126.0										
12	2010	16	1470	246	36273	4354	9519	806	18312	1384	(5017)	56525	90.1										
12	2009	17	1449	124	51376	1527	3280	417	6655	677	(2108)	60036	94.3										
12	2008	18	2151	61	67596	2617	2656	255	7393	818	(2683)	72218	101.3										
12	2007	19	1223	43	55567	2775	8100	444	12861	613	(2155)	64861	103.1										
12	2006	20	1382	51	50469	3429	8100	163	11123	456	113	93789	66.3										
Prior accident years		21		993		601	3455	10	7286	30	(3250)												
Total (11 to 21)		29		3449		50272	124362	11582	163461	13641	9114												
Line 29 expressed in sterling		30				50272	124362	11582	163461	13641	9114												

## 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 2015**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	2005	3061	72	49242	54	510	1	1139	30	(604)	107433	46.4
12	2004	4197	45	23064	64	429	1	1660		(1166)	88950	26.5
12	2003	3014	41	19981	99	863	3	1230		(265)	78645	26.6
12	2002	1531	50	21606	5	148		246		(93)	62922	34.6
12	2001	825	40	16377	79	228	1	246		62	41638	40.1
12	2000	1130	44	16183	77	181		184		74	42960	38.3
12	1999	1127	50	19912	32	155		184		3	62832	32.0
12	1998	991	77	28482	24	87	1	184		(72)	83092	34.4
12	1997	672	39	21434	44	83	1	184		(56)	83145	25.9
12	1996	614	62	20807	77	155		123		109	33168	63.4
12	1995	104	53	6105		175	1	615		(439)	8032	78.2
12	1994	124	39	2485	11	20		61		(30)	4137	60.8
12	1993	123	56	1630	19	47				66		

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 2015**

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	2015	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	1992	91	52	929	10	10				20											
12	1991	59	35	691		9				9											
12	1990	48	33	271		12				12											
12	1989	33	31	695		15				15											
12	1988	30	24	49		13				13											
12	1987	31	25	743		4				4											
12	1986	21	24	5		4				4											
12	1985	31	25	404	6	20				26											
12	1984	17	24	880		279	1	1230		(950)											
12	1983	14	24	4		1				1											
12	1982	13	24	1		1				1											
12	1981	1	1	4		1				1											
12	1980	1	1			1				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 2015

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	1979	1	1			1				1		
12	1978											
12	1977											
12	1976	2		2								
12	1975		1			3				3		

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

Form 31

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Name of insurer **Aviva Insurance Limited**

Global business

Currency **Euro**Financial year ended **31st December 2015**Reporting territory **General insurance business  
carried on outside the United  
Kingdom**

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	2015	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	2015	11	49	465		801	11412	4910			17123	21175	80.9										
12	2014	12	32	328	1127	1476	12942	5414	10902	6069	2861	21442	97.7										
12	2013	13	112	389	3760	3375	16356	4151	20876	6964	(3958)	32947	83.9										
12	2012	14	1766	1259	(158669)	30308	87156	8028	124121	13698	(12327)	2424	(1368.7)										
12	2011	15																					
12	2010	16																					
12	2009	17																					
12	2008	18																					
12	2007	19																					
12	2006	20																					
Prior accident years		21																					
Total (11 to 21)		29		2441		35960	127866	22503	155899	26731	3699												
Line 29 expressed in sterling		30				26504	94241	16585	114902	19702	2726												

## 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 2015**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	
																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	2015	11	3223	3690		5809	40165	26039			72013	156644	46.0										
12	2014	12	6111	1944	5650	10355	30495	7916	44574	24887	(20695)	150654	36.1										
12	2013	13	6945	1316	20108	10309	40926	4879	52820	8496	(5202)	156425	48.7										
12	2012	14	7484	1248	41029	13930	43033	610	58889	904	(2220)	160092	61.6										
12	2011	15	5611	151	58854	13694	23901	584	39392	914	(2127)	164587	59.0										
12	2010	16	7632	208	60139	3643	8441	652	11707	877	152	150342	48.5										
12	2009	17	7866	165	56928	7495	9416	173	17996	324	(1236)	156480	47.3										
12	2008	18	9807	36	84575	1516	7492	328	6855	504	1977	188384	49.9										
12	2007	19	8759	19	73322	671	2179	49	4066	85	(1252)	169960	44.8										
12	2006	20	9070	2	75157	69	3040	57	3958	317	(1109)	196228	39.9										
Prior accident years		21		1288		8372	39004	39	39935	60	7420												
Total (11 to 21)		29		10067		75863	248092	41326	280192	37368	47721												
Line 29 expressed in sterling		30				75863	248092	41326	280192	37368	47721												

## 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 2015**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	2015	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	2005	9989	104	59857	59	1657		14	2	1700	196631	31.3									
12	2004	11906	125	56505	216	802		511		507	211827	27.2									
12	2003	10488	117	60175	13	448		619		(158)	189254	32.0									
12	2002	10413	63	71601		311		292		19	141420	50.8									
12	2001	13697	62	67090	31	856	1	1280	2	(394)	136135	49.9									
12	2000	20687	109	87171	83	1247	1	1443	3	(115)	135006	65.6									
12	1999	18191	72	89986	4	1053	1	1541	2	(485)	147359	61.8									
12	1998	17216	69	126735	998	2071		1811	4	1254	171178	75.8									
12	1997	19918	70	107050	8	525		231	1	301	186719	57.6									
12	1996	18272	34	90189	56	517	1	466	1	107	160574	56.5									
12	1995	18268	32	109631	79	2169	2	1447	2	801	189421	59.1									
12	1994	19435	25	100843	10	450	1	660	1	(200)	196545	51.5									
12	1993	25135	29	108425	143	721	1	353	1	511											

## 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)

Printed 31/03/2016 13:58:20

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2015**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	2015	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	1992	26867	12	96594	1000	366	1	1071	2	294											
12	1991	29681	14	90386		342		129		213											
12	1990	29842	13	108591		151		175		(24)											
12	1989	28491	20	88932	2639	2383	3	3925	5	1095											
12	1988	28064	10	63082	289	1186	1	819	2	655											
12	1987	32664	12	63128	115	1745	2	1525	2	335											
12	1986	33350	9	54884	86	595	1	862	1	(181)											
12	1985	34895	13	42917	71	1245	1	1118	1	198											
12	1984	41828	13	42191	5	939	1	460	1	484											
12	1983	44632	7	39523	162	608	1	431	1	339											
12	1982	44617	8	32124	32	889	1	786	1	135											
12	1981	41483	14	24021	30	995	1	808	1	217											
12	1980	34945	16	23408	32	1089	1	1361	2	(241)											



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)  
Printed 31/03/2016 13:58:20

Name of insurer Aviva Insurance Limited

Global business

Currency British pound

Financial year ended 31st December 2015

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	1979	36126	7	18195	42	550	1	718	1	(126)		
12	1978	34064	13	18300	76	1095	1	1898	2	(728)		
12	1977	33246	16	13366	195	332	1	572	1	(45)		
12	1976	41086	17	13862	85	608	1	844	1	(151)		
12	1975	90	163	3338	1813	11059	13	11765	17	1103		

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

Printed 31/03/2016 13:58:20

Name of insurer **Aviva Insurance Limited**

Global business

Currency **Euro**

Financial year ended **31st December 2015**

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

PRA general insurance business reporting category

**Private motor comprehensive**

										Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
										R32	2116	GL	31	12	2015	000	121	EUR	XX
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %				
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported									
			1	2	3	4	5	6	7	8	9	10	11	12	13				
12	2015	11	20800	4500		28621	66258	11428			106307	130568	81.4	311	8.1				
12	2014	12	17641	1320	20950	14269	49520	4552	62128	13972	(7759)	104530	85.4	289	6.6				
12	2013	13	27905	940	43856	13274	33679	2695	39341	2116	8191	97249	96.1	191	15.1				
12	2012	14	5869	2508	(105150)	39197	77338	6119	84097	6277	32280	21479	81.5	22	38.1				
12	2011	15																	
12	2010	16																	
12	2009	17																	
12	2008	18																	
12	2007	19																	
12	2006	20																	
Prior accident years		21																	
Total (11 to 21)		29		9268		95361	226795	24794	185566	22365	139019								
Line 29 expressed in sterling		30				70284	167154	18274	136767	16484	102461								

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

Printed 31/03/2016 13:58:20

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2015**

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	2015	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
12	2015	11	260485	97544		404694	388750	106323			899767	1110483	81.0	2662	13.4				
12	2014	12	312619	50306	369937	169240	236200	47772	387213	72248	(6249)	1067345	77.1	2462	14.7				
12	2013	13	310915	29215	537949	71360	192692	21387	258118	25501	1820	1136193	72.5	2459	13.8				
12	2012	14	308833	29620	665748	46296	96288	32883	134554	34346	6567	1158479	72.6	2514	13.5				
12	2011	15	270834	16420	585835	45774	97936	5138	119832	4586	24430	1004344	73.2	2160	13.3				
12	2010	16	280046	9772	613347	11281	37266	365	28000	866	20046	782518	84.6	1915	15.1				
12	2009	17	310861	1960	665199	20157	97294	325	63802	1388	52586	822855	95.2	1989	15.7				
12	2008	18	313214	1535	868014	25299	49438	529	77439	476	(2649)	1047805	90.0	1795	17.5				
12	2007	19	349121	897	941537	1499	38595	314	38356	283	1769	1146186	85.7	2060	17.0				
12	2006	20	420892	862	1069663	4220	113376	321	111225	550	6142	1332998	89.1	2534	16.6				
Prior accident years		21		4982		6382	204217	3921	204842	3386	6292								
Total (11 to 21)		29		243113		806202	1552052	219278	1423381	143630	1010521								
Line 29 expressed in sterling		30				806202	1552052	219278	1423381	143630	1010521								

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

Printed 31/03/2016 13:58:20

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2015**

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	2015	000	122	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %				
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported									
			1	2	3	4	5	6	7	8	9	10	11	12	13				
12	2015	11	2293	1574		4731	9733	1976			16440	18531	88.7	46	8.4				
12	2014	12	5171	800	4567	2298	5177	1111	8083	1197	(694)	17504	75.1	43	13.9				
12	2013	13	7439	686	14199	2729	2875	383	6389	872	(1274)	26347	76.6	55	14.8				
12	2012	14	5956	408	22417	2588	5352	1041	7867	1160	(46)	28759	109.2	55	11.6				
12	2011	15	4567	376	24655	1729	1121	741	3485	868	(762)	18119	155.9	32	15.4				
12	2010	16	7678	23	20837	180	989	748	1409	771	(263)	18149	125.4	50	15.4				
12	2009	17	6100	31	18165	175	664	132	877	142	(48)	13684	139.8	47	13.0				
12	2008	18	6145	34	26078	147	523	454	888	467	(231)	20948	129.9	40	15.4				
12	2007	19	13717	29	51441	215	73	7	661	25	(391)	51337	100.8	100	13.7				
12	2006	20	24101	795	94865	91	8756	46	8789	56	48	107242	96.8	225	11.1				
Prior accident years		21		431		3009	59175	1524	49862	1203	12643								
Total (11 to 21)		29		5187		17892	94438	8163	88310	6761	25422								
Line 29 expressed in sterling		30				17892	94438	8163	88310	6761	25422								

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

Printed 31/03/2016 13:58:21

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2015**

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	2015	11	55409	36687		107566	139348	32742			279656	369262	75.7	501	18.4
12	2014	12	90865	9259	106602	53437	66269	24537	116582	36311	(8650)	368403	68.1	456	22.0
12	2013	13	108247	2032	190492	24318	85413	10069	96945	15331	7524	403134	77.0	503	21.9
12	2012	14	101087	974	234668	19961	66847	9776	77371	12314	6899	383837	86.3	474	21.5
12	2011	15	90148	1475	254984	12706	6080	6426	24356	1781	(925)	361838	77.4	454	20.2
12	2010	16	86030	1100	197069	7129	49504	1135	34919	1181	21668	299985	84.9	375	23.2
12	2009	17	89761	375	204028	1171	19510	22	19162	278	1263	314354	71.5	336	26.8
12	2008	18	97219	547	299872	1799	24531	109	17102	137	9200	390487	83.6	435	22.5
12	2007	19	87715	545	315365	823	9605	128	9690	476	390	405060	80.5	461	19.1
12	2006	20	93789	575	313587	2982	22700	275	24644	262	1051	431732	78.6	512	18.4
Prior accident years		21		1335		1957	103223	183	85922	527	18914				
Total (11 to 21)		29		54904		233849	593030	85402	506693	68598	336990				
Line 29 expressed in sterling		30				233849	593030	85402	506693	68598	336990				

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

Printed 31/03/2016 13:58:21

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2015**

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	2015	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
12	2015	11	1874	1331		5184	6159	1878			13221	22227	59.5	41	7.8				
12	2014	12	7471	279	8109	4165	3840	643	8913	1848	(2113)	31187	53.7	91	8.5				
12	2013	13	10185	287	22799	2213	10911	523	12786	1499	(638)	53845	67.7	119	8.8				
12	2012	14	12737	235	35533	2628	7689	166	10384	193	(94)	81015	56.8	146	8.9				
12	2011	15	13501	337	58539	3431	5939	98	9491	157	(180)	105326	64.6	192	7.2				
12	2010	16	13834	242	39931	588	3067	143	4136	237	(575)	54470	80.3	104	13.5				
12	2009	17	12445	292	40543	402	3926	87	4700	185	(470)	70775	63.5	147	8.7				
12	2008	18	13295	21	39451	770	43	34	728	49	70	82800	48.7	161	8.3				
12	2007	19	11614	62	35656	112	742	23	895	64	(82)	65376	55.9	120	9.7				
12	2006	20	11502	3	37089	10	124	1	21	1	113	62446	59.6	117	9.8				
Prior accident years		21		389		903	53389	133	49368	324	4733								
Total (11 to 21)		29		3478		20406	95829	3729	101422	4557	13985								
Line 29 expressed in sterling		30				20406	95829	3729	101422	4557	13985								

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

Printed 31/03/2016 13:58:21

Name of insurer **Aviva Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2015**

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

PRA general insurance business reporting category

**Motor other**

										Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
										R32	2116	GL	31	12	2015	000	223	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	2015	11	14859	3291		11549	16610	5968			34127	45815	74.5	121	15.0				
12	2014	12	25540	1150	13075	7483	10307	1651	15892	4163	(614)	48188	67.5	133	20.1				
12	2013	13	20042	407	26434	4460	13014	1401	17423	1802	(350)	65852	68.8	121	16.9				
12	2012	14	25749	301	43478	4525	19601	2725	24737	1875	239	88097	79.8	153	17.0				
12	2011	15	33489	2315	60622	2690	8323	1504	11322	1629	(434)	97792	74.8	155	23.1				
12	2010	16	32284	1965	52659	1626	7831	349	9029	636	141	65555	95.3	119	28.8				
12	2009	17	29046	251	52971	581	3730	386	4414	355	(72)	79362	72.7	100	29.3				
12	2008	18	36385	475	73036	3971	25302	72	26081	571	2693	82476	124.1	103	35.8				
12	2007	19	37502	1403	67653	120	3361	111	3668	136	(212)	84719	84.1	121	32.2				
12	2006	20	34232	84	56421	29	3	10	108	3	(69)	85707	65.9	122	28.1				
Prior accident years		21		262		2360	9384	128	12000	209	(337)								
Total (11 to 21)		29		11904		39394	117466	14305	124674	11379	35112								
Line 29 expressed in sterling		30				39394	117466	14305	124674	11379	35112								

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

Form 34

Printed 31/03/2016 13:58:21

Name of insurer **Aviva Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2015**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	2015	11									
12	2014	12									
12	2013	13									
12	2012	14									
12	2011	15									
12	2010	16									
12	2009	17									
12	2008	18									
12	2007	19									
12	2006	20									
Prior underwriting years		21		1561	25761	8882	135827	12287	(111910)		
Total (11 to 21)		29		1561	25761	8882	135827	12287	(111910)		
Line 29 expressed in sterling		30		1059	17478	6026	92155	8336	(75928)		



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

Printed 31/03/2016 13:58:22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

		Company registration number	GL/UK/CM	Period ended			
				day	month	year	
		R36	2116	GL	31	12	2015
Name of currency		Currency code		no. of units to £ sterling			
Euro		EUR		1.356800			
US dollar		USD		1.473900			

# Equalisation provisions

Form 37  
Printed 31/03/2016 13:58:22

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

		Company registration number		GL/UK/CM		Period ended			units
		R37	2116	GL	31	12	2015	£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	4609401	395878	9140					
Net premiums written in the current year	12	1124795	79922	690					
Maximum provision	13	229368	19032	786			249186		

## Calculation of the transfer to/from the provision

Equalisation provision brought forward	21						225918	
Transfers in	22	33744	2398	41			36183	
Total abnormal loss	23			634				
Provisional transfers out	24			634			634	
Excess of provisional transfer out over fund available	25							
Provisional amount carried forward (21+22-24+25)	26						261467	
Excess, if any, of 26 over 13	27						12281	
Equalisation provision carried forward (26-27)	28						249186	
Transfer in/(out) for financial year (28-21)	29						23268	

# Equalisation provisions technical account: Accident year accounting

**Form 38**  
Printed 31/03/2016 13:58:23

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

		Company registration number		GL/UK/CM		Period ended			units
		R38	2116	GL	31	12	2015	£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	1124980	79998	381					
Claims incurred net of reinsurance	12	620188	19435	996					
Trigger claims value	13	815611	57999	362					
Abnormal loss	19			634					
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 31/03/2016 13:58:23

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

		Company registration number		GL/UK/CM	Period ended			units
		R39	2116	GL	31	12	2015	£000
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)		
Other than credit business		1	2	3	4	5		
Net premiums written	11			31				
Claims net of reinsurance	12			(1026)				
Trigger claims value	13			29				
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 2015**

**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		817			90	
HSBC Holdings PLC 1 Grand Canal Square Grand Canal Harbour Dublin 2 Ireland	None						
Tokio Marine Holdings Tokio Marine Nichido Building Shintan 1-2-1 Marunouchi , Chiyoda-Ku, Tokyo 100-0005 Japan	None		849			2,906	
Pool Reinsurance Co Ltd Hanover House 14 Hanover Square London W1S 1HP	None	60,039				28,349	
Swiss Reinsurance Company Ltd Mythenquai 50/60 PO Box 8022 Zurich Switzerland	None	712,109	42,122	3,152		659,246	
Munich Reinsurance Co. 107 Koenigstrasse 80802 Munich Germany	None	8,871	35,736			64,567	
Aviva Re Ltd Cannon's Court, 22 Victoria Street Hamilton HM 12 Bermuda	Fellow group undertaking	191		1,107		10,420	
Lloyd's Underwriters 1 Lime Street London EC3M 7HA	None		10,432	771		12,195	

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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

Reinsurer details As required by rule 9.25; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
General Reinsurance UK Ltd (Berkshire Hathaway Inc) 3555 Farnam Street Suite 1440 Omaha NE68131 USA	None		2,239			15,208	
Partner Reinsurance Company Wellesley House South 90 Pitts Bay Road Pembroke HM 08 Bermuda	None		6,896			14,356	
Montpelier Re Holdings Ltd 94 Pitts Bay Road Pembroke, HM08 Hamilton Bermuda	None		210			270	
Aviva International Insurance Ltd St Helens 1 Undershaft London EC3P 3DQ	Fellow group undertaking	157,675				272,928	
Aviva Life Re Limited One Park Place Hatch Street Dublin 2 Ireland	Fellow group undertaking						
Aviva Annuity UK Limited 2 Rougier Street York YO90 1UU	Fellow group undertaking	96,549				401,841	
Transatlantic Holdings Inc 80 Pine Street New York 10005, USA	None		2,955	167		2,021	

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

**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
ACE Ltd. 17 Woodbourne Avenue, Hamilton HM08 Bermuda	None		1,339	65		1,991	
XL Capital Ltd Brian O'Hara House One Bermudiana Rd Hamilton HM08 Bermuda	None		792	66		463	
HDI Haftpflichtverband der Deutschen Industrie VaG Riethorst 2 D-30649 Hannover Germany	None	1,160	8,046			30	

Name of insurer **Aviva Insurance Limited**

Global Business

Financial year ended **31st December 2015**

**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 2015**

**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	161,729			100% quota share agreement

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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

The following summarises investment policy for the use of derivatives:-

- Derivatives will only be used in accordance with PRA Guidelines issued by the for the purpose of efficient portfolio management or reduction in investment risk.
- Derivatives must not be used for speculative purposes.
- Derivatives must be fully covered by either the assets of the fund or liabilities and must not be used to 'gear up' a fund.
- Counterparty risk – for exchange traded contracts, the exchange must be classed as “regulated” by an investment committee. Over the counter contracts, transactions must only be transacted with approved counterparties.
- Counterparty limits are consistent, and monitored in line with the fund's aggregate exposure guidelines.
- Controls and Monitoring – Derivatives transactions are priced, settled and profit and losses reconciled in an area independent of the fund managers involved.

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.

During the financial period, the Company recognised a provision under INSPRU 3.2.17R of £65m in respect of Canadian Dollar currency options that hedge exposure in excess of the Solvency 1 value of the Company's subsidiary, Aviva Canada Inc. No derivative contracts held during the year fell under the permitted links rules.

During the financial period, the Company did not receive any fixed consideration for granting rights under derivative or quasi-derivative contracts.

Name of insurer        **Aviva Insurance Limited**

Global business

Financial year ended    **31st December 2015**

**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 2015**

**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 treaty (with Aviva International Insurance Ltd) Quota Share Reinsurance Programme
- 4.7: EL and PL Loss Portfolio Transfer

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

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

Name of insurer           **Aviva Insurance Limited**

Global business

Financial year ended     **31st December 2015**

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

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

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

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

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

Business Reinsured:           The Company

From Ground up Cover   -     £2,150m, (€360m IRO Ireland branch only)

Deductible                   -     £150m (€180m IRO Ireland branch only)

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

Comments:                   -     None

Period of Cover:                01/04/2015 - 31/03/2016

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

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

Type of Cover:                     Property Catastrophe Annual Aggregate Excess of Loss

Business Reinsured:           The Company

From Ground up Cover   -     £525m

Aggregate Deductible   -     £175m

Franchise                   -     £40m

Event Limit                -     £150m

Reinstatements           -     None

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

Period of Cover:                01/01/2015 - 31/12/2015

---

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

**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 - Layer 1 (£5m xs £5m) – 2 additional reinstatements purchased 27 November 2015 following the exhaustion of the cover.

Programme inures to the benefit of the Group Catastrophe and Aggregate Excess of Loss Programmes.

Period of Cover: 01/01/2015 - 31/12/2015

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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 - £50m (€50m IRO Ireland branch only)

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

Reinstatements - 1

Comments - None

Period of Cover: 01/01/2015 - 31/12/2015

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Name of insurer                   **Aviva Insurance Limited**

Global business

Financial year ended       **31st December 2015**

**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:               01/07/2015 – 30/06/2016

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Name of insurer                    **Aviva Insurance Limited**

Global business

Financial year ended        **31st December 2015**

**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	- £50m
Deductible	- £2m
Reinstatements	Layers 1, 3 & 4 - 2 reinstatements @100% Layer 2 - 2 prepaid reinstatements Layers 5, 6 & 7 - 1 reinstatement @100%
Comments	- Reinstatement Premium Protection in place
Period of Cover:	01/01/2015 – 31/12/2015

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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:	01/01/2015 - 31/12/2015

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Name of insurer               **Aviva Insurance Limited**

Global business

Financial year ended       **31st December 2015**

**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:	01/01/2015 - 31/12/2015

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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:	01/01/2015 – 01/07/2016

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Name of insurer           **Aviva Insurance Limited**

Global business

Financial year ended    **31st December 2015**

**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:	01/04/2015 - 31/03/2016

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**4.6: Mixer treaty (with Aviva International Insurance) Quota Share Reinsurance Programme**

Type of Business Covered:	Retrospective and Prospective insurance and reinsurance
Type of Cover:	5% Whole Account Quota Share on the net position of the Company after reinsurance
Business Reinsured:	The Company
Deductible	No specified monetary limits in contract
Comments	None
Period of Cover:	01/01/2015 – 31/12/2015

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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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

**4.7: EL and PL Loss Portfolio Transfer**

Type of Business Covered:	Employers' Liability (EL) and Public Liability (including product liability) (PL)
Type of Cover:	Loss Portfolio Transfer for existing exposure on Business Reinsured and Adverse Development Cover
Business Reinsured:	EL and PL policies incepting prior to 31 <sup>st</sup> December 2000. All mesothelioma claims on policies incepting up to and including 31 <sup>st</sup> December 2010.
Limit	£1,750m. Any undiscounted exposure in excess of £700m is fully collateralised up to limit of exposure. Collateral reduced as claims are paid on a £ for £ basis.
Comments:	None
Period of Cover	From 1 <sup>st</sup> January 2015 until limit is breached.

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**5. Retentions (£'s)**

**UK**

**Property:**

<i>Per Event (UK)</i>	£150,000,000
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<i>Per Risk</i>	£5,000,000
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**Casualty:**

<i>Motor</i>	£10,000,000
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<i>EL /PL</i>	£10,000,000
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<i>Other classes</i>	£10,000,000
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<b>Marine</b>	£2,000,000
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<b>Latent Defects</b>	£10,000,000
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<b>Bonds &amp; Guarantees</b>	£10,000,000
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<b>Personal Accident</b>	£5,000,000
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<b>Cyber</b>	£250,000
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Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

**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)		34,583	34,583
Personal lines motor (120)		137,920	137,920
Household and domestic all risks (160)	2,676	71,506	74,182
Personal lines financial loss (180)		28,494	28,494
Commercial motor (220)	5,444	49,992	55,436
Commercial lines property (260)	37,161	164,281	201,442
Commercial lines liability (270)	3,894	698,087	701,981
Commercial lines financial loss (280)	619	6,432	7,051
Aviation (330)		-8	(8)
Marine (340)		21	21
Goods in transit (350)		2,474	2,474
Proportional Reinsurance accepted (600)		8,115	8,115
<b>Total</b>	<b>49,794</b>	<b>1,201,897</b>	<b>1,251,691</b>

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

**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 2015**

### **\*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>2015</b>	<b>2014</b>
	<b>£'000</b>	<b>£'000</b>
Total admissible assets (Form 13, line 89)	12,830,738	13,434,916
Total liabilities (Form 15, line 69)	(10,133,605)	(10,045,572)
Net admissible assets	2,697,133	3,389,344
Add: capital requirement of regulated related undertakings	626,100	706,100
	3,323,233	4,095,444
Total capital resources after deductions (Form 3, line 79.3)	3,323,233	4,095,444

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

At 31st December 2015, Form 3, line 35.3 was £324,765k, which comprised the claims equalisation provision (£249,186k) and provision for derivatives (£75,579k).

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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

	<b>2015 £000</b>
Opening profit and loss account and other reserves (Form 3, line 12.4)	5,742,793
Add: FV gains on investment in subsidiaries	308,609
Foreign exchange rate movements	(7,000)
Losses retained for the financial year (Form 16, line 59)	(893,670)
Add: Movement on equalisation provision	23,268
	<hr/>
Profit and loss account and other reserves (Form 3, line 12.3)	5,174,000 <hr/>

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

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

As a result of the transfer of the insurance business, the 2014 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.

In 15<sup>th</sup> October 2015, gross undiscounted claims amounting to £59m (net nil) were transferred from the Company under a Part VII transfer. These had been included in the underwriting year forms 24 et seq. No adjustment has been made to the forms 11 and 12 for this transfer on the grounds of materiality.

### **\*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 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 in 2014 which would not agree with claims reserves carried forward from the 2011 return.

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

At 31st December 2015, the aggregate values of the following types of investments were held by the Company:

1.	Unlisted investments, comprising debt and equity securities	£7,494k (2014 - £199k)
2.	Listed investments which are not readily realisable	£nil (2014 - £nil)
3.	Holdings in non-authorised collective investment schemes	£96,820k (2014 - £49,660k)



## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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

At 31st December 2015, the Company held £27k (2014 - £27k) 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 limit**

The Company's management of credit risk is carried out in accordance with the Aviva Group credit risk framework. This framework aggregates exposure across all financial assets (investments, cash, broker balances, reinsurance etc.) and a credit limit is set for each counterparty. These limits are set in reference to default probabilities, based on credit ratings of the counterparties, and the type and duration of exposure concerned. Credit ratings are taken from the three main credit rating agencies (S&P, Moody's, Fitch), but overlays may be applied for additional market intelligence. 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 at least annually or following significant changes. Additional oversight is provided by Group ALM. Where there is significant exposure to an individual counterparty elsewhere in the Aviva Group, limits may be reduced. If exposures approach or exceed credit limits, these are reviewed and alternate actions considered. In some circumstances breach positions are risk accepted: in these cases the position is reviewed at least annually.

Under the Aviva Group credit risk framework, reinsurance exposures include actual and contingent reinsurance exposure. Reinsurance exposures are monitored at an Aviva Group level as many reinsurance programmes are placed on a Group-wide basis.

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

At 31st December 2015, there was an exposure on loan position of £1,384,200k collateralised by a value of £1,484,600k, in respect of securities lending.

At 31st December 2015, there was a secured loan provided by the Company to Aviva Group Holdings Limited of £2,412,500k. 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 2015, the Company held no tangible leased assets.

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

At 31st December 2015, other assets on Form 13 line 83 were £212,000k, in respect of tax assets.

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

In 2015 the other asset adjustment of £136,838k on Form 13 line 101 related to derivative valuation adjustments.

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

### **\*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 2015, 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 2015, other adjustments of £187,927k (2014 - £110,207k) consisted of an equalisation provision of £249,186k (2014 - £225,918k) and a derivative provision of £71,403k, partially offset by £126,290k (2014 - £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 2015. 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 2015**

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

Other income and charges comprises:

	<b>2015</b>	<b>2014</b>
	<b>£000</b>	<b>£000</b>
Impairment of investment in subsidiaries	11,800	718,000
Pension funding	132,200	159,500
Restructuring costs	26,500	10,600
Loss on sale of subsidiaries	-	267,900
Foreign exchange	(7,812)	3,012
Other corporate costs	5,378	-
Other charges	168,066	1,159,012

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

The aggregate amount of variation margin which has been received by the Company is £17,879k (2014 - £2,592k). 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 2015**

### \*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
<b>TRAVEL</b>				
Accident and Health	52,250	6,543	3,141	12,355
Fire and other damage to property	5,598	701	337	1,324
Classes 16, 17 and 18 combined	35,456	4,440	2,131	8,384
<b>Total</b>	<b>93,304</b>	<b>11,684</b>	<b>5,609</b>	<b>22,063</b>
<b>MIXED COMMERCIAL PACKAGE</b>				
Fire and other damage to property	20,983	10,031	531	11,091
Liability	9,508	4,545	240	5,025
Classes 16, 17 and 18 combined	2,295	1,097	58	1,213
<b>Total</b>	<b>32,786</b>	<b>15,673</b>	<b>829</b>	<b>17,329</b>

### \*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	£16,997k
Netherlands	£11,953k
France	£4,150k
Ireland	£5,608k
Germany	£5,504k
Sweden	£4,335k
Belgium	£4,803k
Portugal	£4,476k

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

### **\*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)	215
Personal accident or sickness (114)	2,861
Private motor – comprehensive (121)	109,394
Private motor – non-comprehensive (122)	14,354
Motor cycle (123)	7
Household and domestic all risks (160)	50,601
Fleets (221)	14,667
Commercial vehicles (222)	16,538
Commercial property (261)	35,815
Contractors or engineering all risks (263)	9,711
Employers liability (271)	19,958
Public and products liability (273)	15,519
Credit (282)	270
Suretyship (283)	270
Marine liability (341)	632
Total	290,812

### **\*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 2015 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 2015**

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

**Balances as at 31st December 2015**

Category number	PRA return general insurance business reporting category	Reported	Incurred but not reported
		<b>£000</b>	<b>£000</b>
111	Medical insurance	119	0
113	Travel	1,880	196
114	Personal accident and sickness	49	12
121	Private motor - comprehensive	540,186	5,775
122	Private motor - non-comprehensive	69,939	2,911
123	Motor cycle	5,066	2,220
160	Household and domestic all risks	2,152	822
182	Creditor	157	0
186	Pet	63	216
221	Fleets	213,683	1,852
222	Commercial vehicles	48,386	318
223	Motor other	18,301	452
261	Commercial property	482	78
262	Consequential loss	381	5
263	Contractors or engineering all risks	156	1
271	Employers liability	126,284	688,375
272	Professional indemnity	6,965	0
273	Public and products liability	8,987	63
274	Mixed commercial package	2,841	(494)
331	Aviation liability	18,473	6,026
341	Marine liability	323	77
350	Goods in transit	8	83
530	Non-proportional aviation	586	202
620	Proportional motor	(451)	84
630	Proportional aviation	872	301
660	Proportional property	1890	369
Total		1,067,778	709,944

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 2015 relating to this transfer and included within columns 2 and 3 of Form 20A.

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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

**Balances as at 31st December 2015**

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	857	29
121	Private motor - comprehensive	57,000	4,510
122	Private motor - non-comprehensive	8,217	18
123	Motor cycle	21	60
160	Household and domestic all risks	2,465	243
221	Fleets	19,416	1,542
222	Commercial vehicles	18,337	1,953
261	Commercial property	252	778
263	Contractors or engineering all risks	750	457
271	Employers liability	52,409	5,785
273	Public and products liability	64,236	5,917
282	Credit	625	7
283	Suretyship	625	7
341	Marine liability	63	5
Total		225,273	21,311

### **\*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.

### **\*20Am\* Forms omitted due to the operation of de minimis limits**

The following forms have been omitted due to the application of the prescribed de minimis limits:

Categories 114, 123, 181, 184, 186, 263, 274, 281, 282, 283, 340, 341, 347, 350, 500, 530, 550, 590, 620, 630, 670 and 680

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

#### **(a) The Company had the following related party transactions**

The Company has the following transactions with related parties which include parent companies, subsidiaries and fellow subsidiaries in the normal course of business.

#### **(i) Quota share arrangement – Aviva International Insurance Limited**

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 (“AIIIL”), covering general insurance business underwritten by the Company.

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

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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

#### **(a) The Company had the following related party transactions - continued**

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

	2014 (Restated) £m
Premiums ceded to reinsurers	(360)
Change in reinsurer's share of net unearned premium reserve	106
Change in reinsurer's share of insurance liabilities	242
Change in deferred acquisition costs	23
Fee and commission expense	(23)
Net upfront cost of reinsurance	(12)

The table above has been restated to include the impact of deferred acquisition costs on the ceded premium (no impact on the net upfront cost of reinsurance presented). Under the terms of the reinsurance arrangement, the Company withheld £326 million due to AILL. The balance outstanding at 31 December 2015 was £289 million (2014: £330 million) and is included within Payables arising out of direct insurance and reinsurance. 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:

	2015 £m	2014 £m
Premiums ceded to reinsurers	(172)	(552)
Net earned premiums	(171)	(449)
Reinsurance claims incurred	117	392
Interest on funds withheld	(2)	(13)
Fee and commission expenses and operating expenses	45	51
Net result ceded	(11)	(19)

As at 31<sup>st</sup> December 2015, the balances in the statement of financial position relating to this arrangement are:

	2015 £m	2014 £m
Reinsurance asset	310	338
Payables arising out of direct insurance and assumed reinsurance	(318)	(357)



## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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

#### **(a) The Company had the following related party transactions - continued**

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

The Company has an inwards quota share reinsurance arrangement with its subsidiary undertaking, Gresham Insurance Company Limited ("Gresham"), with effect from 1<sup>st</sup> January 2006. The key terms 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:

	2015	2014
	£m	£m
Premiums earned	167	189
Claims incurred	(75)	(80)
Fee and commission expenses and operating expenses	(83)	(83)
Net result ceded	9	26

As at 31st December 2015, the balances in the statement of financial position relating to this arrangement are:

	2015	2014
	£m	£m
Insurance liabilities	(128)	(137)
Receivables arising out of reinsurance accepted	70	(6)
Deferred acquisition costs relating to reinsurance	(24)	26

##### **(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:

	2015	2014
	£m	£m
Premiums ceded to reinsurers	(92)	(12)
Net earned premiums	(59)	(9)
Reinsurance claims incurred	155	80
Net result ceded	96	71

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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

#### **(a) The Company had the following related party transactions - continued**

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

As at 31st December 2015, the balances in the statement of financial position relating to this arrangement are:

	<b>2015</b>	2014
	<b>£m</b>	£m
Reinsurance asset (including unearned premium reserve)	<b>402</b>	305

##### **(v) Loans receivable**

As part of the restructuring in 2013, 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, subject to AGH's rights of deferral for up to three years under certain conditions.

During the year, the loan balance has been reduced by £822 million to £2,413 million at 31 December 2015 (£3,235 million at 31 December 2014). The reduction reflects the repayment by AGH of £422 million in cash and the result of actions to reduce the required capital in the Company, which has allowed the retirement of a further £400 million of the loan via in specie dividends. Since the year end, a further £900 million has been settled and, as at the date of approval of these financial statements, the outstanding loan balance was £1,513 million.

In April 2015, following the partial return of capital on the Company's equity investment in Aviva Canada Inc (ACI), the Company returned the proceeds back to ACI in the form of a subordinated unsecured loan. The loan, with a carrying balance of £170 million (2014: £nil), accrues interest at 330 basis points above the Canadian Dealer Offered Rate and has a final maturity date of March 2045. In the event that ACI's minimum regulatory capital requirement falls below certain local trigger levels, ACI may redeem the loan in exchange for issuing equity whose aggregate value is equal to the principal amount outstanding on the loan.

##### **(vi) 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 prior year.

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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

#### **(a) The Company had the following related party transactions - continued**

##### **(vi) Loans payable - continued**

###### *Loans due to subsidiaries*

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

- an unsecured facility agreement with Solus (London) Limited. This facility accrues interest at 200 basis points above 12 month LIBOR and was repayable in June 2015. As at the statement of financial position date, the net amount drawn down under this facility was £nil (2014: £11 million).

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

- an unsecured facility agreement with Aviva Undershaft Three SE. This facility accrued interest at a fixed rate of 120 basis points above 12 month EURIBOR and was due to mature in December 2015.
- an unsecured facility agreement with Aviva UKGI Investments Limited. This facility accrued interest at 100 basis points above 12 month LIBOR and matures in December 2015.
- an unsecured facility agreement with Bluecycle.com Limited. This facility accrued interest at 200 basis points above 12 month LIBOR and was due to mature in June 2015.

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

	2015	2014
	£m	£m
1-2 years	-	11
	-	11
Effective interest rate	-	3.0%

##### **(vii) Other transactions**

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

	2015		2014	
	Income earned	Receivable at year end	(Restated) Income earned	Receivable at year end
	£m	£m	£m	£m
Holding companies	115	8	156	3
Subsidiaries	26	206	934	178
Fellow group undertakings	-	12	-	5
	141	226	1,090	186

Income earned from subsidiaries of £26 million (2014 restated: £934 million) relates to dividends received of £20 million (2014: £963 million) and net interest receivable on loans of £6 million (2014: £29 million net payable). Income earned from holding companies of £115 million (2014 restated: £156 million) relates to interest on the loan receivable. The 2014 comparatives have been restated to appropriately reflect the income earned from holding companies and subsidiary companies.

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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

#### **(a) The Company had the following related party transactions - continued**

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

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 net expenses recharged by related parties*

	Expenses incurred £m	2015 Payable at year end £m	Expenses incurred £m	2014 Payable at year end £m
Holding companies	-	-	-	11
Subsidiaries	46	210	44	184
Fellow group undertakings	739	18	783	47
	<b>785</b>	<b>228</b>	<b>827</b>	<b>242</b>

Services provided include £6 million (2014: £4 million) investment management fees payable to fellow subsidiaries of the Aviva Group.

Expenses incurred include £412 million (2014: £439 million) relating to staff and pension costs from Aviva Employment Services Limited and Aviva Group Services Ireland Limited, and £201 million (2014: £238 million) relating to facilities' charges from Aviva Central Services UK Limited. Other expenses of £166 million (2014: £146 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.

##### *Group relief*

In 2014, the Company novated £148 million of group relief liabilities as part of the consideration for the sale of ALPI. The remaining reduction relates to payments received and updated group taxation positions.

##### *Dividends paid*

Interim ordinary dividends totalling £864 million on the Company's ordinary shares were declared and settled during 2015 (2014: £1,942 million). A total of £400 million of interim dividends were settled in-specie through reduction of the loan to AGH; the remainder was settled in cash.

## Supplementary Notes to the Returns

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2015**

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

#### **(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:

	2015	2014
	£m	£m
Short-term employee benefits	8	8
Post employment benefits	1	1
	<b>9</b>	<b>9</b>

#### **(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 2015**

### **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 2015 and 2014, 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 2015**

We certify that:

- a) the return has been properly prepared in accordance with the requirements in IPRU (INS), GENPRU and INSPRU; and
- b) we are satisfied that throughout the financial year in question, the insurer has complied in all material respects with the requirements of the Fundamental Rules, SYSC as well as the provisions of IPRU(INS), GENPRU and INSPRU [as they applied to the insurer]

The certificate required by IPRU(INS) Appendix 9.6 paragraph 1(1)(b)(ii) in respect of compliance since the end of the financial year in question with the requirements in SYSC, Fundamental Rules and the provisions of IPRU(INS), GENPRU and INSPRU and ongoing compliance has not been provided. This is because these requirements have been replaced as from 1 January 2016, the commencement date of Solvency II, so the firm is subject to a new regulatory regime.



**C J Holmes**  
Director

**M E Tulloch**  
Director

**G R C Munnoch**  
Director

**London**  
**29th March 2016**

## **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 2015**

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 156 ('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 157.

### **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. 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 2015**

**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 and have been properly prepared in accordance with the provisions of those Rules.

*PricewaterhouseCoopers LLP*

PricewaterhouseCoopers LLP  
Chartered Accountants  
London

29th March 2016

- 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.