

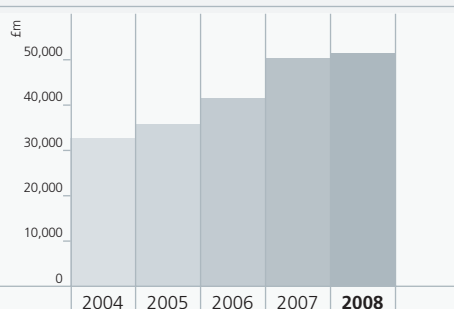
Our business

Aviva is the world's fifth largest* insurance group, serving 50 million customers across Europe, North America and Asia Pacific. Our main business activities are long-term savings, fund management and general insurance**. We are the largest insurance services provider in the UK and one of the leading providers of life and pension products in Europe.

Group

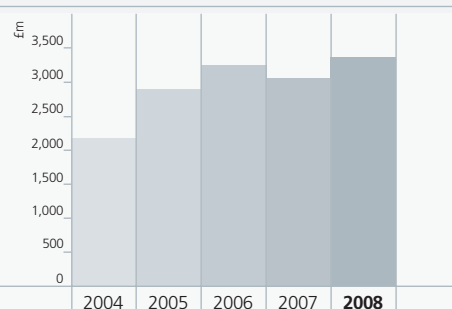
Worldwide sales†
£51,415m

2007: £50,274m



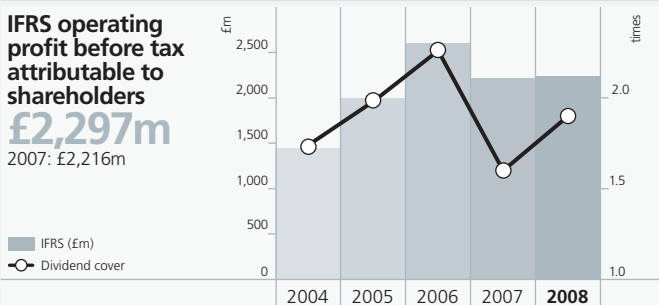
MCEV operating profit before tax†
£3,358m

2007: £3,065m



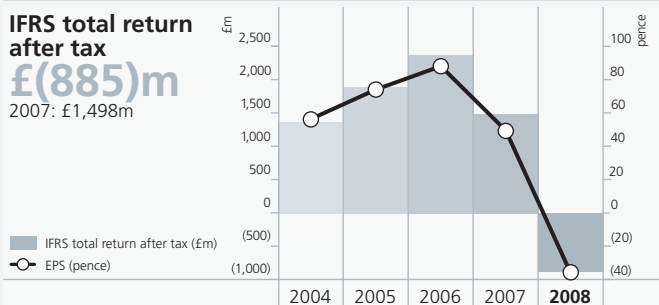
IFRS operating profit before tax attributable to shareholders
£2,297m

2007: £2,216m



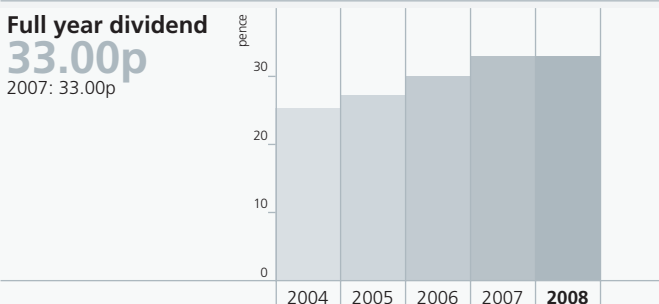
IFRS total return after tax
£(885)m

2007: £1,498m



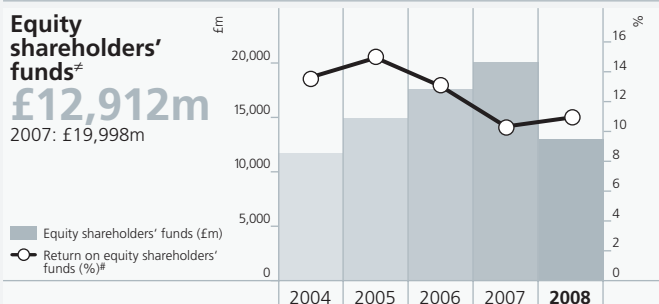
Full year dividend
33.00p

2007: 33.00p



Equity shareholders' funds‡
£12,912m

2007: £19,998m



* Based on gross worldwide premiums at 31 December 2007.

** Typically includes motor, household, creditor, health, commercial motor, commercial property and commercial liability insurance.

† From continuing operations, including share of associates' premiums.

‡ From continuing operations, long-term savings results are included on an MCEV basis before adjusting items for 2008 and 2007. Prior years are presented on an EEV basis.

§ On an MCEV basis for 2008, 2007 and 2006. Prior years are presented on an EEV basis.

Return based on opening equity shareholders' funds presented on an MCEV basis for 2008 and 2007. Prior years on an EEV basis.

By recognising who people are and what they want, and doing something about it, we aim to set ourselves apart from other companies.

This year's report features examples of the new and different ways in which we are working in order to make this happen.

This is Aviva.

View the annual report and accounts online:
aviva.com/2008annualreport

