



## Who we are

At Aviva, we help our 33 million customers save for the future and manage the risks of everyday life. Our 29,600 people are focused on helping to free our customers from fear of uncertainty

### Our businesses

We have businesses across 16 markets in:

# UK, Europe, Asia and Canada

We offer:

## Life insurance

Retirement income, Savings & Pensions, Life cover, Protection

## General insurance

Home, Motor, Travel, Pet and Commercial

## Accident & health insurance

Private Medical Insurance, Accident & Health

## Asset management

Investing for Aviva and external clients

### Our performance<sup>1</sup>

Our investment thesis of cash flow plus growth sets out why investors should choose us:

## £2,665m

Operating profit on IFRS basis up 20%<sup>1,2</sup>

## £1,507m

Cash remittances up 5%<sup>1</sup>

## £1,192m

Value of new business up 24%<sup>1,3</sup>

## 94.6%

Combined operating ratio improved by 1.1pp

## 50.0%

Operating expense ratio improved by 1.1pp<sup>1,2</sup>

<sup>1</sup> 2015 numbers include Friends Life from 10 April 2015, the acquisition completion date. 2014 numbers are Aviva stand-alone as previously reported (i.e. do not include Friends Life).

<sup>2</sup> 2014 operating profit on an IFRS basis was restated to exclude amortisation and impairment of acquired value of in-force business which is now shown as a non-operating item.

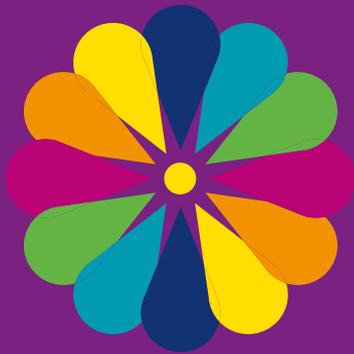
<sup>3</sup> On a constant currency basis.



## Our plan

We have a clear strategy to deliver sustainable and progressive cash flows underpinned by good potential for growth, by ensuring our people always put customers first

### Our strategy



#### True customer composite

Meeting all customer needs across life, general, accident & health insurance and asset management



#### Digital first

Emphasising customer experience driven by digital – online and mobile



#### Not everywhere

Focusing only in markets and segments where we can win

### Our values and our people

To provide the best possible service to our customers today and in the future, Aviva must disrupt, lead and transform the industry. And it is our people who will achieve this by living our values every day:



#### Care more

We care like crazy about our customers, our communities and each other



#### Kill complexity

We are obsessed with making things simpler for our customers and each other



#### Never rest

We are driven to think bigger and do better for our customers and each other



#### Create legacy

We strive to create a sustainable future for our customers and each other