

# Defy uncertainty

We give our **33 million customers** the confidence and control to be ready for life's opportunities and challenges. We want to be a **320+ year old disruptor**, benefitting from the strength of our past, while leading the way in **digital innovation**.

£34.6 billion

Paid out in benefits and claims to our customers in 2017

75%

Employee engagement: our people are passionate about making a difference for our customers

800,000

New customers in 2017\*

59 million

Customer policies globally - 30% of our customers have more than one product with us

£490 billion

Assets under management  
*(as at 31 December 2017)*

2,400

Community projects supported in 2017, helping 729,000 people

## What we do

We offer a wide range of insurance and savings products which help people to protect what's important and save for a more comfortable future.



Life insurance



General insurance



Asset management



Accident & health insurance



## Our businesses

We are the UK's largest insurer, with a strong international presence in selected markets in Europe, Canada and Asia. We're focused on markets and businesses where we can achieve scale, profitability and competitive advantage.

Our geographic diversification is one of our strengths.

\* Net number and excluding Aviva Spain customers.

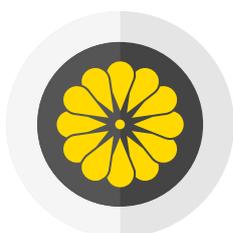
"We are here for our customers, helping them to defy uncertainty. We support them when bad stuff happens and we help them to lead their lives with confidence. Doing this well means we will deliver growth in earnings and dividends for our shareholders."

Mark Wilson, Group CEO, Aviva plc



## Our strategy

Our strategy puts the customer at the heart of everything we do and provides clear direction across all our markets for how we run our business:



### True Customer Composite

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



### Digital First

Emphasising customer experience driven by digital – online, mobile and tablet.



### Not Everywhere

Focussing on markets and segments where we can win.

## Financial performance

2017 was another year of delivering on our promises of cashflow plus growth.

### Total dividend per share

27.4p

Up 18%

### Operating earnings per share

54.8p

Up 7%

### Group adjusted operating profit<sup>1</sup>

£3,068m

Up 2%

### Solvency II cover ratio<sup>2</sup>

198%

Up 9 ppts

### Value of new business

£1,243m

Up 25%

### General insurance net written premiums

£9,141m

Up 11%

<sup>1</sup> Group adjusted operating profit is a non-GAAP Alternative Performance Measure (APM) which is not bound by the requirements of IFRS

<sup>2</sup> The above relates to the estimated shareholder's view of Solvency II and includes pro-forma adjustments.