

# About Aviva

We are a leading international **savings, retirement and insurance** business, serving **33.4 million customers**. Our **31,000 employees** aim to earn customers' trust as the best place to save for the future, navigate retirement and insure what matters most to them.

**£33.2 billion**

paid out in benefits and claims to customers in 2019

**£510 billion**

total group assets under management (FY19)

**33.4 million**

customers in 2019  
(+2% v 2018)

**98% of claims**

paid in 2018

**£6 billion**

invested in green assets since 2015  
(eg green bonds, solar & wind)

**£12.6 billion**

solvency II capital surplus (FY19)

## We operate through five business divisions

We offer a wide range of products and solutions to help our customers and partners with their savings, retirement and insurance needs.



### Investments, Savings and Retirement

Aviva Investors, UK Savings & Retirement



### UK Life

Annuities and Equity Release, Protection, Health, Heritage



### General Insurance

UK, Canada, Europe, Singapore



### Europe Life

France, Italy, Poland, Ireland, Turkey



### Asia Life

Singapore, China, India, Indonesia, Vietnam

## Aviva has been looking after customers for more than 320 years

We are deeply invested in our people, our customers, our communities and the planet. We're here to be with people today, as well as working for a better tomorrow.

People	Customers	Communities	Planet
<p><b>Equal parental leave policy</b></p> <p>UK: 6 months full basic pay</p>	<p><b>35% of claims online</b></p> <p>in 2019 (UKGI)</p>	<p><b>£16 million</b></p> <p>total community investment in 2019</p>	<p><b>UN Net Zero Owner Alliance</b></p> <p>signed in 2019</p>
<p><b>83%</b></p> <p>of employees proud to work for Aviva in 2019</p>	<p><b>Increase in customer satisfaction</b></p> <p>+14 net promoter score in 2019</p>	<p><b>9,800</b></p> <p>community projects supported since 2015</p>	<p><b>66%</b></p> <p>reduction globally in our carbon emissions since 2010</p>

## Our strategy

Simplify Aviva into a leading international savings, retirement and insurance business delivering for our customers, shareholders and communities.



**Deliver great customer outcomes**



**Excel at the fundamentals**



**Invest in sustainable growth**

Find out more information about [Aviva strategy](#).

“I am committed to running Aviva better. We will excel at the basics, giving customers a simpler, faster and more convenient service. Getting these fundamentals right will result in a simpler, stronger, better Aviva, while also improving returns for shareholders.”

**Maurice Tulloch**  
CEO of Aviva



## Financial performance at FY19

Operating profit  
**£3,184 million**

+6%

FY dividend per share  
**30.9p**

+3%

Solvency II ratio  
**206%**

+2pp

## Financial targets

SII return on equity  
**12%**  
(2022)

Operating capital generation  
**£7.5bn**  
(2019-22 inclusive)

Cash in-flows  
**£8.5-9.0bn**  
(2019-22 inclusive)

Debt reduction  
**£1.5bn**  
(2019-22)

Operating expenses  
**£300m**  
reduction (2022)

## Progress in 2019

**14.3%**

**£2.3bn**

**£2.6bn**

**£210m**  
(Repaid)

**£72m**