

# About Aviva

We are focused on the UK, Ireland and Canada where we have market-leading positions. We aim to be the UK's leading insurer; and we are the only insurer in the UK to meet the needs of customers at every stage of their lives.

**£30.6 billion**

paid out in benefits and claims to customers in 2020

**£535 billion**

total group assets under management (FY20)

**18 million**

customers in our core markets (UK, Canada, Ireland) in 2020

**5 million**

MyAviva registered customers (UK, FY20)

**Net Zero by 2040**

Our plan to be a Net Zero carbon emissions company by 2040

**£13 billion**

solvency II capital surplus (FY20)<sup>1</sup>

## Our core businesses

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.



### UK & Ireland Life

Savings and retirement, protection, health, annuities and equity release products.



### UK & Ireland General Insurance

We protect homes, cars and holidays; we insure businesses against flooding and cybercrime.



### Canada General Insurance

We protect homes, cars and businesses of nearly 2.4 million customers.



### Aviva Investors

We provide a range of asset management solutions to our institutional, wholesale and retail clients.

Find out more on [how we're organised](#).

## 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> UK: 6 months at full basic pay</p>	<p><b>50%</b> of Aviva-owned UK customer journeys digitised and automated (2020)</p>	<p><b>£43 million</b> charitable donations to help the community during COVID-19</p>	<p><b>£10bn of assets</b> from auto-enrolment default funds and other policyholder funds into low carbon strategies by end 2022</p>
<p><b>80%</b> of employees would recommend Aviva to friends &amp; family as a great place to work (2020)</p>	<p><b>Increase in customer advocacy</b> +11.5 net promoter score in 2020</p>	<p><b>5.1m people</b> helped, thanks to a total of £54.5m community investment in 2020</p>	<p><b>66%</b> reduction globally in our carbon emissions since 2010</p>

# Our strategy

## Focus the portfolio

- ✓ **Completed disposals since 6 August 2020 of £1.7bn:**  
Singapore, Indonesia and Hong Kong
- ✓ **Announced disposals with expected completion in 2021 of £4.3bn:**  
France, Italy, Vietnam and Turkey
- ✓ **Actively managing for value:**  
Poland and JVs

## Transform performance

- ✓ **Delivering robust performance and growth in targeted areas**
- ✓ **Reinvigorated leadership team and culture**
- ✓ **Increased ambition to be UK Financial Services leader on sustainability**

## Financial strength

- ✓ **Accelerating progress on debt reduction £1.7bn in H1 2021**
- ✓ **Sustainable and resilient dividend policy, aligned to Core markets**
- ✓ **21p per share 2020 dividend**
- ✓ **Excess capital to be returned to shareholders**

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

“2020 was a year of significant change for Aviva. We have taken major steps forward in simplifying the business, most recently with the sale of our businesses in France and Italy. Our strategic focus is now on the UK, Ireland and Canada where we have leading positions.

We are putting customers at the heart of everything we do and I am confident we will transform Aviva's financial performance and deliver greater value for our shareholders. I recognise we have much more to do and we are getting on with it.”

**Amanda Blanc**  
CEO of Aviva



## Financial performance (FY20)

Solvency II cover ratio <sup>1</sup>  
**202%**

Group operating profit  
**£3,161 million**

Core markets operating profit  
**£2,492 million**

Total 2020 dividend  
**21p**

## Financial targets

Cash remittances from Core

**£1.8 billion**  
2023

**>£5 billion**  
cumulative 2021-23

Operating efficiency

**£300 million**  
net savings from Core by end of 2022

**Top quartile**  
efficiency across all businesses

Leverage ratio

**<30%**  
SII debt leverage

<sup>1</sup> The estimated Solvency II position represents the shareholder view only.