

# Key facts

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 33 million customers in 2017

75%

Employee engagement: our 30,000 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)*

£12.2 billion

Solvency II capital surplus  
*(as at 31 December 2017)*

\* Net number and excluding Aviva Spain customers.

## 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

Retirement income, savings and pensions



### General insurance

Home, motor, travel, commercial and pet



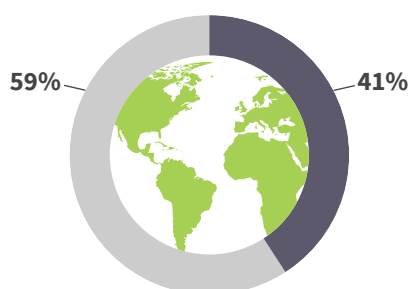
### Asset management

Investing for external clients and investing for Aviva



### Accident & health insurance

Private medical life, critical illness, income protection



Contribution to FY17 operating profit.

UK Insurance business  
 Non-UK based insurance businesses & Aviva Investors

## Our businesses

We are uniquely positioned as the only large-scale, multi-line insurer in the UK. We also have 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 a strength which enables us to spread our risk. Our wide distribution and wide product range mean we can offer customers what they need, through their preferred channel.

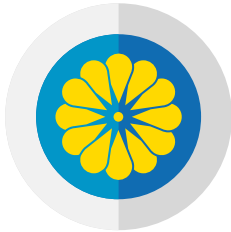
"We are here for our customers, helping them to defy uncertainty. We support them when bad stuff happens and we help them to lead their lives with confidence. Doing this well means we will deliver growth in earnings and dividends for our shareholders."

Mark Wilson, Group CEO, Aviva plc



## Our strategy

We are a diversified insurer that aims to provide growing profits and cash. Aviva's strong financial position, resilience and diversity mean we are well insulated from external events. We remain confident in our ability to deliver on our key commitments of cash flow and growth.



### 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 and growth. It was our fourth consecutive year of double-digit dividend 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%

## Financial targets

### Operating earnings per share. Aiming for

>5%

growth p.a.

### Capital

Aim to deploy

£3bn

over 2018–19

### Cash

On track to deliver

£8bn

over 2016–18

### Dividend

Targeting

55–60%

pay-out ratio by 2020

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

Find out more at [aviva.com](http://aviva.com)

Read about our [financial performance](#)

Learn about how we help our [customers](#)