

[Business model](#)

Business model

Aviva exists to help our 33 million customers have the confidence and control to be ready for life's opportunities and challenges. We are the only large-scale multi-line insurer in the UK, our home market. We also have a strong presence in Europe, North America and South-East Asia.

We have a distinctive approach. It defines and differentiates us. It helps us meet our customers' needs ...**Values**

Our values are at the heart of how we do business. They are how we must operate:

- Care More
- Kill Complexity
- Never Rest
- Create Legacy

Strengths

We have unique strengths as a business that gives us a significant competitive advantage:

- Distinctive brand
- Financial strength
- Customer understanding
- Multi-distribution
- Multi-product

Skills

We have a wide range and blend of skills:

- Customer experience
- Underwriting
- Risk management
- Claims management
- Digital innovation
- Data science
- Asset & liability management
- Capital allocation

Strategy

Our strategy focuses on the things that really matter and puts the customer at the heart of what we do:

- True Customer Composite
- Digital First
- Not Everywhere

... through our products, services and markets ...**Life insurance**

Retirement income, savings and pensions

General insurance

Home, motor, travel and commercial

Health and protection

Private medical, life, critical illness and income protection

Asset management

Investing for external clients and investing for Aviva

... where premiums and cash are reinvested ...

Customers pay insurance premiums which we use to pay claims. Our scale enables us to pool the risks. We maintain capital strength so we can be there for our customers in the future.

Customers invest their savings with us. We manage these investments to provide them with an income for a more secure future.

We also invest the insurance premiums we receive to generate income to meet our obligations to customers and to generate value for shareholders.

Enabling customers to stay with us for the long term is important to the future success of our business.

... creating sustainable value for ...

Customers benefit from a range of products to meet their needs, with easy access when and how they want it.

We create value for **shareholders** by using our profit to reinvest and grow the business and pay out dividends.

Our aim is for our **people** to achieve their potential within a diverse, collaborative and customer-focused organisation.

We play a significant role in our **communities**, including as a major employer and a long-term responsible investor.

£32.9 billion

Paid out in benefits and claims to our customers in 2018

30.0 pence

Total dividend up 9%

76%

Increased our employee engagement score by one percentage point

Over 3,000

Community projects supported in 2018, helping over 1.5 million people

Read about our business at www.aviva.com/about-us/our-markets