

Aviva Environmental, Social and Governance Data



At Aviva we are committed to creating a bright and sustainable future and communicating this to our stakeholders in a clear and meaningful way.

As a demonstration of this, within the following pages you will find a summary of environmental, social and governance data from across Aviva's global operations. This brings together key metrics that can be found across our reporting suite, to give our investors the information that matters to them.

The content supports information supplied on www.aviva.com/cr and in Aviva's Strategic Report 2015, which can be found at www.aviva.com/ara2015

2015 data marked with (A) has been subject to independent assurance. PwC's assurance report can be found at www.aviva.com/crassurance2015

Unless otherwise stated, 2015 data includes Friends Life from the date of acquisition. Environmental KPIs include Friends Life data for the whole of 2015.

Aviva's Corporate Responsibility Reporting Criteria can be found at www.aviva.com/crreportingcriteria2015

How we create value for society – Overview

| 2015 Highlights | Metrics | 2015 | 2014 | 2013 |
|--|--|-------------------|---------|---------------|
| £30.7bn Paid in benefits and claims to customers | ▶ Operating profit | £2,665m | £2,213m | £2,097m |
| | ▶ Paid in benefits and claims to customers | £30.7bn | £24.6bn | £27.5bn |
| | ▶ Total shareholder return | 10.4% | 11.5% | 25.7% |
| | ▶ Corporation tax paid | £442m | £457m | £463m |
| | ▶ Total dividend | 20.8p | 18.1p | 15.0p |
| | ▶ Countries of operation | 16 | 16 | 17 |
| | ▶ Low carbon investment* | £347m | £108m | £185m |
| | ▶ Number of customers | 33m | 29m | 31m |
| £10.8m Total community investment | ▶ Total community investment | (A) £10.8m | £6.3m | £6.2m |
| | ▶ Total beneficiaries of CR programmes | 587,203 | 511,629 | New indicator |
| £347m Low carbon investment* | ▶ Number of employees | 29,600 | 26,300 | 27,700 |
| | ▶ Reduction of CO ₂ e relative to our 2010 baseline (%) | (A) 39% | 32% | New indicator |

* £ new investment signed in wind, solar, biomass & energy efficiency.

Financial

| Metrics | 2015 | 2014 | 2013 |
|---|----------------|---------|---------|
| ▶ Five Key Metrics | | | |
| – Operating profit | £2,665m | £2,213m | £2,097m |
| – Cash Remittances | £1,507m | £1,431m | £1,309m |
| – Value of new business | £1,192m | £1,005m | £899m |
| – Combined operating ratio | 94.6% | 95.7% | 97.3% |
| – Operating expenses | £3,030m | £2,795m | £3,006m |
| ▶ Paid in benefits and claims to customers | £30.7bn | £24.6bn | £27.5bn |
| ▶ Operating expense ratio | 50% | 51.1% | 53.6% |
| ▶ Net asset value (or net asset value per share) (IFRS) | 389p | 340p | 270p |
| ▶ Operating earnings per share | 49.2p | 48.3p | 44.2p |
| ▶ Total shareholder return | 10.4% | 11.5% | 25.7% |
| ▶ Total staff costs | £1,628m | £1,534m | £1,780m |
| ▶ Corporation tax paid | £442m | £457m | £463m |
| ▶ Total dividend | 20.8p | 18.1p | 15.0p |
| ▶ Countries of operation | 16 | 16 | 17 |

Suppliers

| Metrics | 2015 | 2014 | 2013 |
|--|-------------|---------------|---------------|
| ▶ % of managed supply that has agreed to the supplier Code of Behaviour (A) | 43%* | 43% | 28% |
| ▶ % of managed supply that has been engaged on Corporate Responsibility during the term of their contract with Aviva (A) | 99%* | 83% | 63% |
| ▶ Certification of supply chain carbon footprint (UK) | Yes | New indicator | New indicator |
| ▶ Signatory of prompt payment code (UK) | Yes | Yes | Yes |

Responsible investment

| Metrics | 2015 | 2014 | 2013 |
|---|--------------|-------|-------|
| ▶ Low carbon investment (£ new investment signed in wind, solar, biomass & energy efficiency) | £347m | £108m | £185m |
| ▶ Responsible Investment integration coverage (% AUM) Note 1 | 93% | 90% | 80% |
| ▶ Stewardship engagement (companies engaged with on strategic, environmental, social and/or governance (ESG) issues) Note 2 | 1,094 | 817 | 799 |
| ▶ Company meetings (AGMs & EGMs) voted (% total company meetings) | 90.1% | 89.4% | 88.7% |

Business ethics

| Metrics | 2015 | 2014 | 2013 |
|--|------------|------|------|
| ▶ % of employees who have read, understood and accepted the business ethics code (A) | 98% | 96% | 95% |
| ▶ Malpractice issues reported through 'Right Call' | 25 | 39 | 31 |

Customers

| Metrics | 2015 | 2014 | 2013 |
|--|----------------|--------|--------|
| ▶ Number of customers | 33m | 29m | 31m |
| ▶ % of businesses that are in or above upper quartile relative to market average NPS score | 50%* | 50% | 33% |
| ▶ Number of customer complaints (UK) Life/GI/Health | 56,485* | 56,150 | 50,207 |
| ▶ % of complaints resolved within 8 weeks (UK) Life/GI/Health | 89%* | 94% | 93% |

Note 1 Acting as a responsible investor is an integral part of Aviva Investors' investment philosophy. The precise nature, depth and breadth of the approach to integration differs according to the asset class, regions and materiality of ESG. The figure presented here reflects the total assets under management where we consider that there is close cooperation (for example, a dedicated Responsible Investment Officer, use of data in the investment process and/or desk head commitment) between the investment team in question and the Global Responsible Investment team.

Note 2 This includes a range of engagement activity undertaken by our GRI team, fund managers and collaboratively with other investors. Engagement intensity ranges from a single letter to multiple meetings. Please contact gri@avivainvestors.com for further engagement details.

* Excludes Friends Life data (A) Assurance

Strengthening communities

| Metrics | 2015 | 2014 | 2013 |
|--|----------------|---------------|---------------|
| ▶ Total community investment ^(A) | £10.8m | £6.3m | £6.2m |
| ▶ Number of employee hours spent volunteering | 40,828 | 40,220 | 41,223 |
| ▶ % of employees volunteering | 12% | 23% | 27% |
| ▶ Total number of local community projects supported | 717 | New indicator | New indicator |
| ▶ Total beneficiaries of CR programmes | 587,203 | 511,629 | New indicator |
| ▶ Employee/customer donations | £1.8m | £1.5m | £2.3m |

^(A) Assurance

Community investment Case study

Our online Aviva Community Fund invites the public to nominate and vote for inspirational projects in our local communities. It's been a great success for Aviva Canada so we've replicated it in Poland, the UK, France, Italy and Hong Kong.



People

| 2015 Highlights | Metrics | 2015 | 2014 | 2013 |
|--|---|---------------|---------------|---------------|
| 100% UK employees and on-site contractors paid Living Wage | ▶ Number of employees | 29,600 | 26,300 | 27,700 |
| | ▶ % of employees who rate Aviva favourably on engagement index | 63% | 65% | 56% |
| | ▶ % of employees who believe Aviva is a good corporate citizen | 80% | New indicator | New indicator |
| | ▶ % employees who feel Aviva is a place where people from diverse backgrounds can succeed | 76% | 76% | 75% |
| 80% Employees believe Aviva is a good corporate citizen | ▶ % women on the Aviva Board | 16%** | 18% | 18% |
| | ▶ % of women in senior management (including subsidiary boards) ^(A) | 22% | 21% | 21% |
| | ▶ % female employees at Aviva | 52% | 52% | 51% |
| | ▶ Inclusion in Stonewall Top 100 Employers Index | Yes | Yes | Yes |
| | ▶ Formal training days per FTE (UK&I) | 2* | New indicator | New indicator |
| | ▶ Accredited UK Living Wage employer | Yes | Yes | London only |

* Excludes Friends Life data

** Claudia Arney was appointed to the Board on 8 February 2016

^(A) Assurance

Environment

| 2015 Highlights | Metrics | 2015 | 2014 | 2013 |
|---|--|--------------------|-------------|---------------|
| 39% Reduction of CO ₂ e emissions since 2010 | ▶ Reduction of CO ₂ e relative to our 2010 baseline (%) (A) | 39% | 32% | New indicator |
| 1.25m Tonnes of CO ₂ e offset over the last 10 years | ▶ CO ₂ e emissions (tonnes) – absolute (A) | 88,698 | 83,924 | 105,317 |
| | ▶ CO ₂ e emissions (tonnes) – relative (A) | 73,373* | 83,924 | n/a |
| | ▶ % of CO ₂ e emissions from our operations offset annually (A) | 100% | 100% | 100% |
| | ▶ Water consumption (m ³) – absolute (A) | 483,635 | 468,097 | 459,634 |
| | ▶ Waste generated (tonnes) – absolute (A) | 9,564 | 9,255 | 11,481 |
| | ▶ Paper used (tonnes) | 2,766 | 2,663 | 3,334 |
| | ▶ Recycling rate (%) | 72% | 72% | 70% |
| | ▶ Waste to landfill (tonnes) | 2,408 | 2,264 | 3,102 |
| | ▶ Total energy used (kWh) | 195,922,650 | 175,883,070 | 221,600,606 |
| | ▶ Total electricity used/CDP Electricity Use (kWh) | 124,599,557 | 111,778,422 | 205,774,029 |
| | ▶ Electricity from renewable sources (%) | 62% | 56% | 48% |
| | ▶ Scope 1 GHG emissions globally (tonnes) | 19,112 | 20,031 | 21,787 |
| | ▶ Scope 2 GHG emissions globally (tonnes) | 49,595 | 46,231 | 56,842 |
| | ▶ Scope 3 GHG emissions globally (tonnes) | 19,991 | 17,662 | 26,688 |
| | ▶ Business mileage (road) (kms) | 37,042,348 | 39,644,450 | 45,476,590 |
| | ▶ Business mileage (air) (kms) | 56,507,681 | 50,330,689 | 80,038,661 |
| | ▶ Business mileage (rail) (kms) | 29,637,331 | 20,398,244 | 19,751,696 |

* Excludes Friends Life data

Environmental data covers 100% of Aviva staff including 100% of joint ventures. In 2015 this was 40,768 employees.

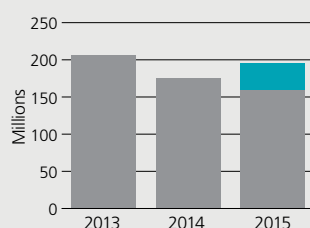
(A) Assurance

Total Energy used

Carbon emissions are Aviva's largest environmental impact and we seek to manage and reduce these as much as possible. We do this through use of energy efficient technologies, closely managing our consumption and engaging with employees.

In 2014, we achieved our long-term carbon reduction target ahead of schedule, and having acquired Friends Life, have restated our 2010 baseline and agreed a new and even more ambitious emissions reduction target of 40% by 2020 and 50% by 2030.

Total Energy Used (kWh)



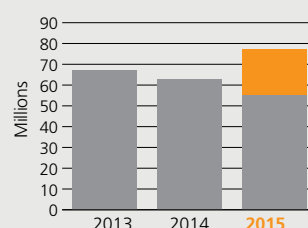
■ Aviva
■ Friends Life

% of electricity from renewable sources

Last year, through the RE100 we committed to purchase 100% of our electricity from renewable sources on a worldwide basis by 2025.

We already purchase electricity from renewables in a number of countries, and 100% in Aviva UK and Ireland, and Aviva Investors in Luxembourg. At the end of 2015 we installed roof systems for three of our offices in England and Scotland. The panels will generate 445,520 kWh of energy each year – which equates to a grid average equivalent saving of 206 tonnes CO₂e, for the next 25 years, offsetting Aviva's reliance on grid energy and energy costs.

Total Electricity from Renewable Sources (kWh)



■ Aviva
■ Friends Life