

Environmental, Social and Governance Data

Our responsible and sustainable business approach is rooted in what matters to our wide range of stakeholders.

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 stakeholders the information that matters to them. It also includes more details of our Corporate Responsibility KPIs (pages 8-9) and our assurance statement from PwC (pages 10-11). The content supports information supplied on www.aviva.com/social-purpose, including our Corporate Responsibility (CR) Summary and reporting criteria, as well as the CR information integrated throughout our 2018 Strategic Report, which can be found at www.aviva.com/2018ar

| **ESG Data**

| **Corporate
Responsibility KPIs**

| **PwC Assurance
Statement**

2018 highlights

Benefits and claims paid to customers

£32.9bn

Total community investment






£17.6m

increased by 47%

Percentage reduction of CO₂e emissions relative to our 2010 baseline

60%

Value to society overview

Metrics		2018	2017	2016
Operating profit ^{†, #, 1}	AF	£3,116m	£3,068m	£3,010m
Total dividend per share	AF	30.0p	27.4p	23.3p
Tax paid	AF	£447m	£620m	£647m
 Number of employees		31,700	30,300	29,500
Number of customers		33m	33m	33m
Paid in benefits and claims to customers		£32.9bn	£34.6bn	£34.4bn
 Total community investment	AS KPI	£17.6m	£11.9m	£11.3m
 Total beneficiaries of CR programmes	KPI	1.5m	792,000	939,000
 Low carbon investment (£ new investment signed in wind, solar, biomass and energy efficiency)	KPI	£1.77bn	£528m	£450m
 Percentage reduction of CO ₂ e emissions relative to our 2010 baseline	AS KPI	60%	53%	46%

2018 data marked **AS** has been subject to independent assurance. PwC's assurance statement can be found on pages 8-9 of this document. Aviva's reporting criteria can also be found at www.aviva.com/social-purpose

2018 data marked **AF** has been taken from the audited financial statements of Aviva plc. These statements and the audit report can be found on page 94 to page 252 of the Aviva Annual Report and Accounts 2018.

Data marked **KPI** are outlined in further detail on pages 10-11 of this document.

Our business is aligned with the United Nations Sustainable Development Goals (SDGs) agenda. Elements of our work impact each of the SDGs, but we also focus our efforts on those which we believe align most closely with our strategic priorities. Within this document, we have also indicated where we believe specific SDGs align with the data supplied, although this is not exhaustive.



 **READ MORE ABOUT SDGs ONLINE**

† Denotes Alternative Performance Measures (APMs) which are key performance indicators of the Group used to measure our performance and financial strength. Further details of this measure are included in the 'Other information' section of the Annual Report and Accounts.

Denotes key performance indicators which are used by the Group to determine or modify remuneration. Further details of this measure are included in the 'Other information' section of the Annual Report and Accounts.

1. Group adjusted operating profit is a non-GAAP Alternative Performance Measure (APM) which is not bound by the requirements of IFRS. Further details of this measure are included in the 'Other information' section of the Annual Report and Accounts.

Financial

Metrics		2018	2017	2016
Operating profit ^{‡, #, 1}	AF	£3,116m	£3,068m	£3,010m
Cash remittances ^{2, ‡, #}		£3,137m	£2,398m	£1,805m
Value of new business: Adjusted SII basis [‡]		£1,202m	£1,243m	£992m
Combined operating ratio [‡]		96.6%	96.6%	100.1%
Operating expenses		£4,026m	£3,778m	£3,408m
Operating expense ratio		54.2%	52.7%	50.5%
Net asset value per share		424p	423p	414p
Operating earnings per share ^{‡, #}		58.4p	54.8p	51.1p
Total staff costs	AF	£1,974m	£1,942m	£1,764m
Tax paid	AF	£447m	£620m	£647m
Total dividend per share	AF	30.0p	27.4p	23.3p

Suppliers

Metrics		2018	2017	2016
Percentage of managed supply that has agreed to the Supplier Code of Behaviour	KPI	82%	81% ³	57%
Percentage of managed supply that has been engaged on Corporate Responsibility during the term of their contract with Aviva	AS KPI	95%	88%	84%
Signatory of prompt payment code (UK only)		Yes	Yes	Yes
Percentage of invoices paid within 30 days of submission (UK only) ⁴		89%	89%	73%

Aviva is a long-standing member of the FTSE4Good Index and the Dow Jones Sustainability Index (run in partnership with RobecoSAM).



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Denotes key performance indicators which are used by the Group to determine or modify remuneration. Further details of this measure are included in the 'Other information' section of the Annual Report and Accounts.

1. Group adjusted operating profit is a non-GAAP Alternative Performance Measure (APM) which is not bound by the requirements of IFRS. Further details of this measure are included in the 'Other information' section of the Annual Report and Accounts.

2. Cash remitted to Group and Solvency II operating capital generation are managed at legal entity level. As Ireland constitutes a branch of the United Kingdom business, cash remittances from Ireland are not aligned to our management structure within Europe, but they are reported within United Kingdom.

3. For 2017, we included within our definition of agreed to 'abide by the Code of Behaviour' those suppliers that did not sign up to our Code but were able to evidence that they have at least an equivalent code of behaviour of their own.

4. Data calculated based on the latest guidelines of the Prompt Payment Code.

Responsible investment

Metrics		2018	2017	2016
Low carbon infrastructure investment (£ new investment signed in wind, solar, biomass and energy efficiency)	KPI	£1.77bn	£528m	£450m
Percentage of company meetings (AGMs and EGMs) at which Aviva Investors voted ¹		96%	91.5%	91.8%
Number of stewardship engagements on strategic, environmental, social and or governance (ESG) issues ²		502	989	1,240

Corporate governance

Metrics		2018	2017	2016
Percentage of employees who have read, understood and accepted the business ethics code	AS KPI	99%	99%	98%
Malpractice issues reported through Speak Up ³		50	41	25
Number of malpractice cases prosecuted		0	0	0

Human rights





Metrics		2018	2017	2016
Number of human rights concerns reported through Right Call	AS	0	0	0
Human rights due diligence assessments completed (Yes or No)		No⁴	Yes	Yes
Number of engagements where Aviva Investors has raised specific human rights issues ⁵		111	65	34

£1.77bn

**Low carbon investment
(£ new investment signed
in wind, solar, biomass
and energy efficiency)**

1. As a percentage of those companies we invest in with whom we have voting rights. When exercising our right to vote in company meetings, we are interested in the principles of good governance and how these are achieved in practice to promote the best long-term prospects for the companies in which we invest. Our approach is set out in detail in our UK Corporate Governance and Corporate Responsibility voting policy, which can be found at www.avivainvestors.com/en-gb/institutional/about-us/responsible-investment.html
2. Substantive engagement is now categorised using higher threshold of contact. This would include direct interactions with companies, both on an individual and collective basis.
3. Prior to 2018, Speak Up was known as Right Call.
4. This is a biannual process and is next due in 2019.
5. Human rights engagements cover a multitude of topics including child labour, working conditions, living wage, indigenous peoples' rights and access to medicine.

Customers

Metrics		2018	2017	2016
Number of customers		33m	33m	33m
Paid in benefits and claims to customers		£32.9bn	£34.6bn	£34.4bn
Number of businesses that are at or above market average (NPS®)	KPI	8 out of 9	7 out of 9	9 out of 9
Number of customer complaints per 1,000 policies (UK) life/GI/Health		4.3 ¹	3.07 ¹	2.61 ²
Percentage of complaints resolved within eight weeks (UK) life/GI/health		91% ^{1,3}	93% ^{1,3}	92% ^{1,3}
 Number of propositions that include social inclusion considerations ⁴		31	32	17
 Percentage of markets offering socially inclusive propositions		72%	64%	56%
 Number of green or reduced carbon footprint propositions		25	20	16
 Percentage of markets offering green or reduced carbon footprint propositions		83%	66%	66%

Strengthening communities

Metrics		2018	2017	2016
Amount of community investment	AS KPI	£17.6m	£11.9	£11.3m
Number of employee hours spent volunteering	KPI	57,500	48,400	41,700
Percentage of employees volunteering	KPI	19%	13%	13%
Number of local community projects supported through our corporate responsibility programmes	KPI	3,100	2,400	1,600
 Total beneficiaries of CR programmes	KPI	1,554,000	792,000	939,000
 Donations made by employees and customers		£2.1m	£2.0m	£2.3m

£32.9bn

claims and benefits
paid to 33m
customers globally

3,100

local community
projects supported

1. Taken from an average of H1 and H2 data.

2. Based on H2 data, reflecting changes in FCA reporting criteria.

3. Based on closed/decided complaints data.

4. For a definition of this and a number of our other indicators, please see www.aviva.com/CR-reportingcriteria2018.

Our people

Metrics		2018	2017	2016
Number of employees	AF	31,700	30,300	29,500
Percentage of employees who rate Aviva favorably on engagement index	KPI	76%	75%	74%
Percentage of employees who believe Aviva is a good corporate citizen		This KPI is now tracked every two years ¹	88%	84%
Percentage of employees who feel Aviva is a place where people from diverse background can succeed	KPI	This KPI is now tracked every two years ¹	84%	87%
Percentage of women on the Aviva Board		27%	25%	23%
Percentage of women in senior management (including subsidiary boards)		22%	24%	22%
Percentage of women on the Aviva Group Executive team	KPI	33%	30%	New indicator
Percentage of female employees at Aviva		51%	51%	52%
Mean/Median Gender Pay (UK) ¹		27.2% / 27.8%	28.5% / 27.6%	New indicator
Mean/Median Gender Bonus Gap (UK) ¹		54.8% / 39.1%	57.2% / 40.5%	New indicator
Voluntary employee turnover		8.9%	8.2%	9.2%
Average employee tenure		9.8 years	10.2 years	10.8 years
Inclusion in the UK Stonewall Top 100 Employers Index		Yes	Yes	Yes
Accredited UK real Living Wage employer		Yes	Yes	Yes

31,700

Number of employees



1. You can read our full gender pay report 2018 here:
<https://www.aviva.com/about-us/uk-gender-pay-gap-report/>

Environment

Metrics		2018	2017	2016
Percentage reduction in CO ₂ e relative to our 2010 baseline		60%	53%	46%
CO ₂ e emissions (tonnes) - absolute		58,949	68,500	79,410
CO ₂ e emissions (tonnes) - relative ¹		58,949	63,495	74,483
Percentage of CO ₂ e emissions from our operations offset annually		100%	100%	100%
Water consumption (m ³) - absolute		311,745	343,621	373,402
Waste generated (tonnes) - absolute		3,792	4,575	4,431 ²
Recycling rate		72%	72%	80%
Waste to landfill (tonnes)		556	441	635
Paper used (tonnes)		2,102	4,136	2,674
Total energy used (MWh)		101,346	159,051	183,263
Total electricity used/Carbon Disclosure Project (CDP) electricity use (MWh)		95,205	101,247	118,192
Electricity from renewable sources		61%	61%	61%
Scope 1 GHG emissions globally (tonnes)		16,198	17,915	19,210
Scope 2 GHG emissions globally (tonnes)		25,012	31,280	41,008
Scope 3 GHG emissions globally (tonnes)		17,739	19,305	19,193
Business mileage (road) (millions kms)		29.43	40.56	37.04
Business mileage (air) (millions kms)		48.7	63.92	62.29
Business mileage (rail) (millions kms)		35.12	28.56	32.17

Sustainability rankings



Demonstrated climate leadership with our second place ranking (out of 80) in the Asset Owners Disclosure Project 2018



We were ranked the 2nd highest insurer and our ClimateWise score for 2018 was 78%



Environmental data covers 100% of Aviva staff including 100% of joint ventures. In 2018 there were 37,628 employees.

1. Changes to annual electricity emission factors is at 6.78% – our reporting criteria states that if this is above 5% we restate for a relative comparison. Absolute figures have not been affected.
2. We have restated our 2016 waste figures to account for an overstatement in one market and an understatement in another market. We identified such instances through a further review of the data reported. Before this restatement, the 2016 figure was 4,994.

Corporate Responsibility Key Performance Indicators (KPIs)

This table includes more details of those data points outlined within pages 2-7 marked (KPI) that make up Aviva's Corporate Responsibility KPIs.

Indicator		2016	2017	2018	2018 target	Change	Met target	2019 target	Notes
Trust									
% of employees who confirm that they have read, understood, and accepted the Business Ethics Code annually	AS	98%	99%	99%	100%	=	N	100%	All employees are required to read, understand and sign their acceptance of the Code annually.
Number of businesses that are at or above market average (Net Promoter Score®)		9/9	7/9	8/9	Improve past performance	1	Y	Improve past performance	NPS® is our measure of customer advocacy and we use it to measure the likelihood of a customer recommending Aviva in nine of our markets. The figures are based on the following markets: UK, Ireland, Canada, France, Italy, Poland, Lithuania, Singapore, and China.
Environment									
% of CO ₂ e emissions offset annually	AS	100%	100%	100%	Offset 100% CO ₂ e emissions	=	Y	Offset 100% CO ₂ e emissions	
% reduction of CO ₂ e emissions relative to our 2010 baseline	AS	46%	53%	60%	50% reduction by 2020 and 70% by 2030	7pp	Y	50% reduction by 2020 and 70% by 2030	Our 2010 baseline is 146,248 tCO ₂ e. As of the end of 2017, we met our 2020 target and we continue to work towards achieving our 2030 target.
CO ₂ e emissions (tonnes) – absolute	AS	79,410	68,500	58,949	Reduce by 5%	-14%	Y	Reduce by 5%	
CO ₂ e emissions (tonnes) – relative	AS	74,483	63,495	58,949	Reduce by 5%	-7%	Y	Reduce by 5%	Changes to annual electricity emission factors is at 6.78% - our reporting criteria states that if this is above 5% we restate for a relative comparison. Absolute figures are not affected.
Water consumption (m ³) – absolute	AS	373,402	343,621	311,745	Reduce by 4%	-9%	Y	Reduce by 4%	
Waste generated (tonnes) – absolute	AS	4,431	4,575	3,792	Reduce by 4%	-17%	Y	Reduce by 4%	
People									
% of women in senior management (including subsidiary boards)		22%	24%	22%	n/a	-2pp	n/a	n/a	
% of employees who rate us favourably on engagement index		74%	75%	76%	Maintain performance	1pp	Y	Maintain performance	
% of employees who feel Aviva is a place where people from diverse backgrounds can succeed		87%	84%	n/a	n/a	n/a	n/a	Maintain 2017 performance	These KPIs are now tracked every two years.
% of employees who believe Aviva is a good corporate citizen		84%	88%	n/a	n/a	n/a	n/a	Improve 2017 performance	

Indicator		2016	2017	2018	2018 target	Change	Met target	2019 target	Notes
Suppliers									
% of managed supply that has agreed to the supplier Code of Behaviour		57%	81%	82%	Increase % from previous year	1pp	Y	Increase % from previous year	Since 2017, we include within our definition of agreed to 'abide by the Code of Behaviour' those suppliers that did not sign up to our Code but were able to confirm that they have at least an equivalent code of behaviour of their own.
% of managed supply that has been engaged on Corporate Responsibility during the term of their contract with Aviva	AS	84%	88%	95%	Increase % from previous year	7pp	Y	Increase % from previous year	In 2018, we excluded our Schemes suppliers from the scope of this KPI. The exclusion does not have a material impact on the final KPI figure. Please see our reporting criteria for an explanation of what is considered as 'engagement' for the purposes of this KPI. This can be found on www.aviva.com/social-purpose
Community									
Amount of community investment	AS	£11.3m	£11.9m	£17.6m	Maintain or improve investment	47%	Y	Maintain or improve investment	We report following the London Benchmarking Group (LBG) methodology.
% of employees participating in volunteering		13%	13%	19%	Increase % of employees volunteering	6pp	Y	Increase % of employees volunteering	
Number of employee hours spent volunteering		41,700	48,400	57,500	200,000 by 2020	19%	Y	Total of 200,000 between 2015-2020	Our strategy includes a target of 200,000 volunteering hours to be achieved by 2020. This includes hours volunteered from January 2015 onwards.
Total beneficiaries of corporate responsibility programmes		939,000	792,000	1,554,000	2.5m by 2020	96%	Y	Total of 2.5m between 2015-2020	Our strategy includes targets of 2.5m people benefitted, and 5,000 local community projects supported, to be achieved by 2020. We count beneficiaries and projects supported from January 2015 onwards. This includes our carbon offsetting programme.
Number of local community projects supported through our corporate responsibility programmes		1,600	2,400	3,100	Support 1,000 projects annually	29%	Y	Total of 5,000 between 2015-2020	The significant uplift in people benefitted in 2018 is due mainly to markets with corporate responsibility projects that have started delivering impact results in 2018 and which have a significant community reach. It is also supported by an improvement in reporting across all markets.
Responsible Investment									
£ invested in low-carbon infrastructure		£450m	£527.5m	£1.8bn	Average £500m annually		Y	Invest £2.5bn by 2020	This includes new investment in wind, solar, biomass and energy efficiency.
AS 2018 data that has been subject to independent assurance by PwC. For details on the methodology followed to report on these KPIs, please refer to our Reporting Criteria document on www.aviva.com/social-purpose									



Independent Limited Assurance Report to the Directors of Aviva plc


The Board of Directors of Aviva plc (“Aviva”) engaged us to provide limited assurance on the information described below and set out in Aviva’s Annual Report and Accounts and on the Corporate Responsibility section of the Aviva website for the year ended 31 December 2018.

Our conclusion

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the Selected Information for the year ended 31 December 2018 has not been prepared, in all material respects, in accordance with the Reporting Criteria.

This conclusion is to be read in the context of what we say in the remainder of our report.

Selected Information

The scope of our work was limited to assurance over the information marked with the  symbol in Annual Report and Accounts and on the Corporate Responsibility section of the Aviva website for the year ended 31 December 2018 (the “Selected Information” as found on pages 8 and 9).

The Selected Information has been listed below and the Reporting Criteria against which it was assessed can be found in the Corporate Responsibility section of the Aviva website page, together with the Environmental, Social and Governance document containing the Corporate Responsibility KPIs and Assurance Statement document for the year ended 31 December 2018.

1. % of employees who confirm that they have read, understood, and accepted the Business Ethics Code annually
2. % of CO₂ e emissions offset annually
3. % reduction of CO₂ e emissions relative to our 2010 baseline
4. CO₂ e emissions (tonnes) – absolute
5. CO₂ e emissions (tonnes) – relative
6. Water consumption (m3) – absolute
7. Waste generated (tonnes) – absolute
8. % of managed supply that has been engaged on Corporate Responsibility during the term of their contract with Aviva
9. Amount of community investment, £

Our assurance does not extend to information in respect of earlier periods or to any other information included in the Annual Report and Accounts 2018.

Professional standards applied and level of assurance

We performed a limited assurance engagement in accordance with International Standard on Assurance Engagements 3000 (Revised) ‘Assurance Engagements other than Audits and Reviews of Historical Financial Information’ and, in respect of the greenhouse gas emissions, in accordance with International Standard on Assurance Engagements 3410 ‘Assurance Engagements on Greenhouse Gas Statements’, issued by the International Auditing and Assurance Standards Board. A limited assurance engagement is substantially less in scope than a reasonable assurance engagement in relation to both the risk assessment procedures, including an understanding of internal control, and the procedures performed in response to the assessed risks.

Our Independence and Quality Control

We applied the Institute of Chartered Accountants in England and Wales (ICAEW) Code of Ethics, which includes independence and other requirements founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

We apply International Standard on Quality Control (UK & Ireland) 1 and accordingly maintain a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Our work was carried out by an independent team with experience in sustainability reporting and assurance.

Understanding reporting and measurement methodologies

The Selected Information needs to be read and understood together with the Reporting Criteria, which Aviva is solely responsible for selecting and applying. The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measurement techniques and can affect comparability between entities and over time. The Reporting Criteria used for the reporting of the Selected Information are as at 31 December 2018.

Work done

We are required to plan and perform our work in order to consider the risk of material misstatement of the Selected Information. In doing so, we:

- made enquiries of Aviva's management, including the Corporate Responsibility (CR) team and those with responsibility for CR management and group CR reporting;
- evaluated the design of the key structures, systems, processes and controls for managing, recording and reporting the Selected Information. This included visiting head offices in two out of fourteen markets, and performing alternative testing procedures for the remaining twelve markets, selected on the basis of their inherent risk and materiality to the group, to understand the key processes and controls for reporting site performance data to the group CR team;
- performed limited substantive testing on a selective basis of the Selected Information to check that data had been appropriately measured, recorded, collated and reported; and
- considered the disclosure and presentation of the Selected Information.

Aviva's responsibilities

The Directors of Aviva are responsible for:

- designing, implementing and maintaining internal controls over information relevant to the preparation of the Selected Information that is free from material misstatement, whether due to fraud or error;
- establishing objective Reporting Criteria for preparing the Selected Information;
- measuring and reporting the Selected Information based on the Reporting Criteria; and
- the content of the Annual Report and Accounts and on the Corporate Responsibility section of the Aviva website for the year ended 31 December 2018.

Our responsibilities

We are responsible for:

- planning and performing the engagement to obtain limited assurance about whether the Selected Information is free from material misstatement, whether due to fraud or error;
- forming an independent conclusion, based on the procedures we have performed and the evidence we have obtained; and
- reporting our conclusion to the Directors of Aviva.

This report, including our conclusions, has been prepared solely for the Board of Directors of Aviva in accordance with the agreement between us, to assist the Directors in reporting Aviva's corporate responsibility performance and activities. We permit this report to be disclosed and on the Corporate Responsibility section of the Aviva website for the year ended 31 December 2018 to assist the Directors in responding to their governance responsibilities by obtaining an independent assurance report in connection with the Selected Information. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Board of Directors and Aviva for our work or this report except where terms are expressly agreed between us in writing.

PricewaterhouseCoopers LLP

**PricewaterhouseCoopers LLP,
Chartered Accountants,
London
6 March 2019**

