Aviva plc
Annual General Meeting, 29 April 2009

Colin Sharman
Chairman
Aviva plc

Annual General Meeting, 29 April 2009

Andrew Moss
Group Chief Executive
Making progress

World’s 5th largest insurance group
50 million customers
54,000 employees
Global sales of £51.4 billion
£381 billion funds under management
Largest insurer in the UK
World’s 4th most valuable insurance brand
Making a positive and sustainable impact on society
• IFRS operating profit up 4% to £2,297m, with operating EPS of 62.9p per share
• MCEV operating profit up 10% to £3,358m
• Life and pensions new business sales up 11% to £36.3bn
• Global GI COR of 98%
• IFRS loss after tax of £885m, with total return EPS of (36.8)p per share
• Estimated IGD surplus is £2.0bn at year end (Q1 2009 £2.5bn)
• Total Dividend per share maintained at 33.00p, with a cover of 1.9 times, scrip dividend available to investors
Regional performance in 2008

**UK Life** – Highest ever life and pension sales – up 1% to £11,858m

**UK General Insurance** – Net written premiums fall 8% to £4,981m, COR 99%
  - Total general insurance operating profit increased to £642m (2007 £421m)

**Europe** – Total life and pensions sales up 8% to £16,990m
  - Sales down 7% (on local currency basis)
  - GI – net written premiums up 27% to £4,090m, profit decreased to £397m
  - COR 97%

**N. America** – Long term savings sales increased by 57% to £5,715m
  - In Canada a 13% increase in premiums to £1,601m and COR 99%

**Asia Pacific** – Total long-term savings sales were £3.4 billion
  - Life and pension sales up 8%
  - IFRS life operating profit up to £46m

**Aviva Investors** – Total operating profit £114m
  - Total funds under management at 31.12.08 was £236 billion
Share price performance since 1 May 2008
Q1 Results – resilient new business sales and an enhanced capital position…

Sales remain resilient:

- Worldwide sales up 5% to £10,313 million
- Life and pensions sales up 11% to £9,569 million

General insurance on track:

- Group COR in line with ‘meet or beat’ target of 98%

Significantly enhanced capital position:

- IGD solvency surplus £2.5 billion at 31.3.09 after deducting 2008 dividend
**Transforming our business**

**Our strategic priorities**

- Manage our composite portfolio of activities
- Build our global asset management capability
- Allocate capital rigorously
- Increase customer reach
- Boost productivity
Becoming a strong global brand
A year in the life of Aviva…

Canada

USA

Europe / UK

Asia Pacific

April

May

June
A year in the life of Aviva…

July

UK

August

AVIVA CUSTOMER CUP

India

September
A year in the life of Aviva…
A year in the life of Aviva…

January 2009

February

Sri Lanka

March

Australia
One Aviva, twice the value

Prosperity and peace of mind
Questions & answers
<table>
<thead>
<tr>
<th>Resolution</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. To receive the Annual Report and Accounts</td>
</tr>
<tr>
<td>2. To declare a final dividend</td>
</tr>
<tr>
<td>3. To elect Mark Hodges</td>
</tr>
<tr>
<td>4. To elect Euleen Goh</td>
</tr>
<tr>
<td>5. To re-elect Mary Francis</td>
</tr>
<tr>
<td>6. To re-elect Carole Piwnica</td>
</tr>
<tr>
<td>7. To re-elect Russell Walls</td>
</tr>
<tr>
<td>8. To re-elect Richard Karl Goeltz</td>
</tr>
<tr>
<td>9. To reappoint Ernst &amp; Young LLP</td>
</tr>
<tr>
<td>10. To authorise the directors to determine the auditor's remuneration</td>
</tr>
<tr>
<td>11. To increase the authorised share capital of the Company</td>
</tr>
<tr>
<td>12. To authorise the directors to allot relevant securities subject to the restrictions set out in the resolution</td>
</tr>
<tr>
<td>13. To approve the renewal of the authority to make non pre-emptive share allotments*</td>
</tr>
<tr>
<td>14. To approve the Director’s Remuneration Report</td>
</tr>
<tr>
<td>15. To authorise general meetings other than annual general meetings to be called on not less than 14 clear days’ notice*</td>
</tr>
<tr>
<td>16. To authorise the Company and any subsidiary company in the Group to make political donations</td>
</tr>
<tr>
<td>17. To authorise the Company to introduce a scrip dividend scheme</td>
</tr>
<tr>
<td>18. To authorise the purchase of the Company’s ordinary shares up to a specified amount*</td>
</tr>
<tr>
<td>19. To authorise the purchase of the Company’s 8 ¾% preference shares up to a specified amount*</td>
</tr>
<tr>
<td>20. To authorise the purchase of the Company’s 8 ¾% preference shares up to a specified amount*</td>
</tr>
</tbody>
</table>

* Special Resolution