

Aviva plc

Annual General Meeting, 29 April 2009

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Colin Sharman

Chairman

Aviva plc

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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

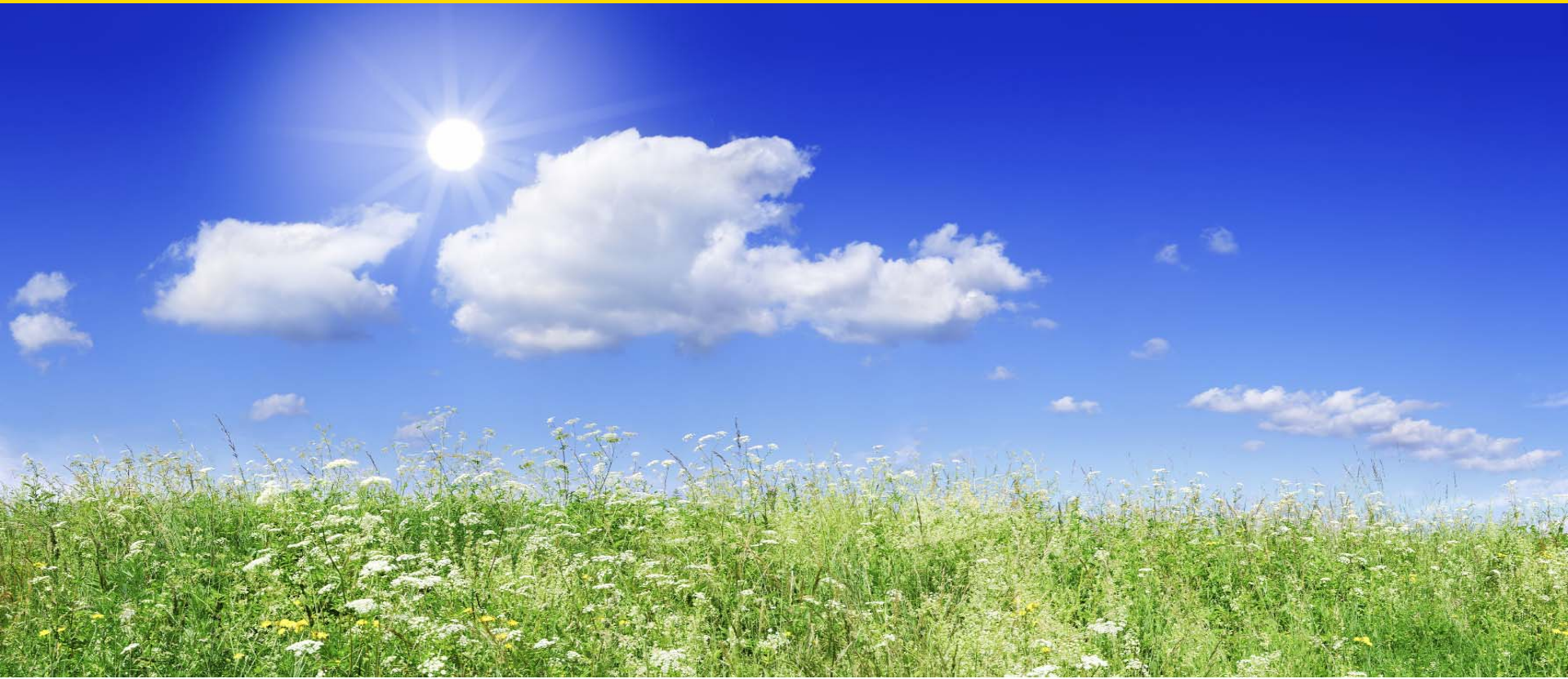
£381 billion funds under management

Largest insurer in the UK

World's 4th most valuable insurance brand



Making a positive and sustainable impact on society



2008 Results



- 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%

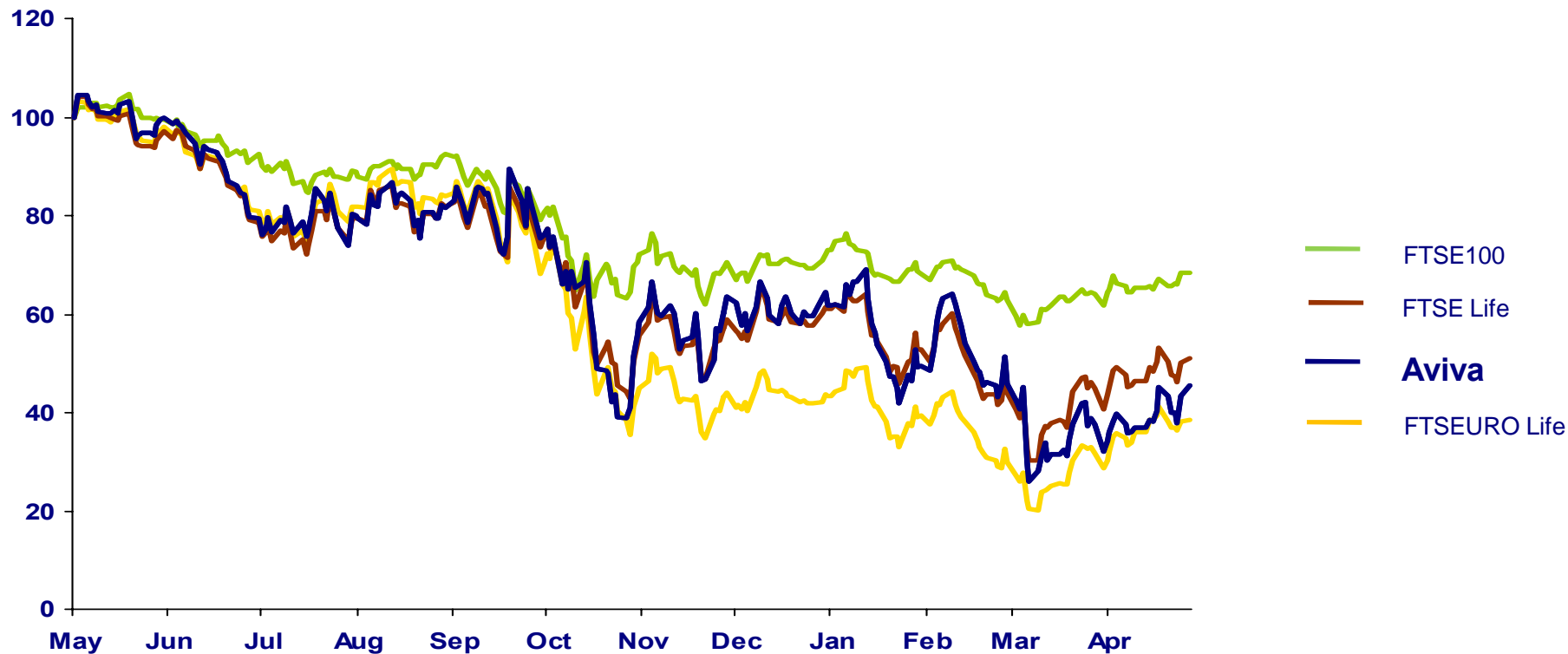
Asia Pacific – Total long-term savings sales were £3.4 billion

- 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...



A year in the life of Aviva...



July



August



September

A year in the life of Aviva...



A year in the life of Aviva...



France



January
2009

February



Sri Lanka

March

Australia



Prosperity and peace of mind

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Questions & answers

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Resolution	Total Votes For (Inc Discretionary Votes)	Total Votes Against
1. To receive the Annual Report and Accounts	1,609,176,787	1,349,480
2. To declare a final dividend	1,606,658,624	3,189,907
3. To elect Mark Hodges	1,604,196,204	4,167,267
4. To elect Euleen Goh	1,586,986,507	23,318,827
5. To re-elect Mary Francis	1,586,310,735	23,987,183
6. To re-elect Carole Piwnica	1,586,216,677	24,072,218
7. To re-elect Russell Walls	1,587,436,276	22,832,433
8. To re-elect Richard Karl Goeltz	1,562,412,390	47,852,680
9. To reappoint Ernst & Young LLP	1,553,254,278	37,135,349
10. To authorise the directors to determine the auditor's remuneration	1,556,690,958	28,122,806
11. To increase the authorised share capital of the Company	1,567,523,427	41,950,501
12. To authorise the directors to allot relevant securities subject to the restrictions set out in the resolution	1,551,852,010	57,989,402
13. To approve the renewal of the authority to make non pre-emptive share allotments*	1,607,390,447	4,493,880
14. To approve the Director's Remuneration Report	1,446,059,652	71,169,247
15. To authorise general meetings other than annual general meetings to be called on not less than 14 clear days' notice*	1,563,307,520	50,336,526
16. To authorise the Company and any subsidiary company in the Group to make political donations	1,586,655,250	14,143,978
17. To authorise the Company to introduce a scrip dividend scheme	1,607,927,386	1,155,309
18. To authorise the purchase of the Company's ordinary shares up to a specified amount*	1,608,182,497	2,299,474
19. To authorise the purchase of the Company's 8 ¾% preference shares up to a specified amount*	1,578,667,220	31,685,930
20. To authorise the purchase of the Company's 8 ⅜% preference shares up to a specified amount*	1,578,629,245	31,693,679

* Special Resolution

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