

Environmental, Social and Governance Data

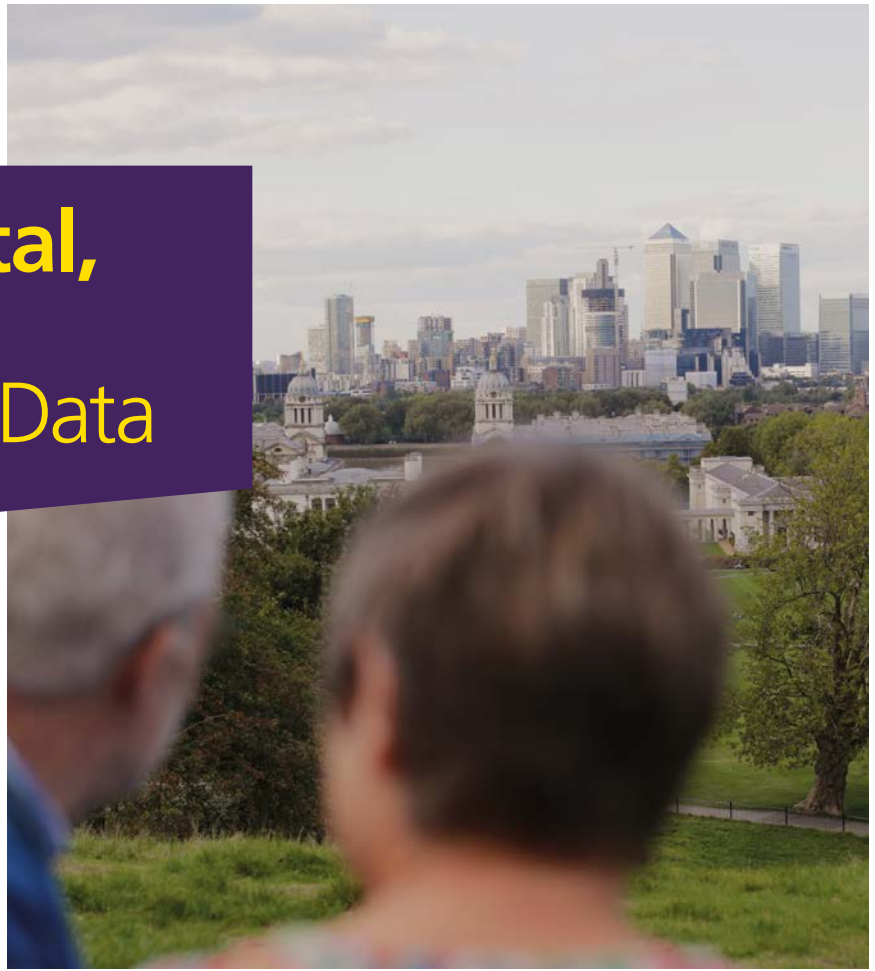
At Aviva we are committed to creating a bright and sustainable future and communicating this to our stakeholders in a clear and meaningful way. As a demonstration of this, within the following pages you will find a summary of environmental, social and governance data from across Aviva's global operations. 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 2016, which can be found at www.aviva.com/2016ar

2016 data marked with a **AS** has been subject to independent assurance. PwC's assurance report can be found at www.aviva.com/crassurance2016

2016 data marked **AF** has been taken from the audited financial statements of Aviva plc. These statements and the audit report can be found from pg. 128 of the 2016 Aviva annual report and accounts.

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/crreportingcriteria2016



HOW WE CREATE VALUE FOR SOCIETY – OVERVIEW

METRICS	2016	2015	2014
▶ Operating profit ^{†,1,2}	AF £3,010m	£2,688m	£2,238m
▶ Paid in benefits and claims to customers	£34.4bn	£30.7bn	£24.6bn
▶ Corporation tax paid	AF £647m	£442m	£457m
▶ Total dividend	AF 23.3p	20.8p	18.1p
▶ Countries of operation	16	16	16
▶ Low carbon investment ³	£450m	£347m	£108m
▶ Number of customers	33m	33m	29m
▶ Total community investment	AS £11.3m	£10.8m	£6.3m
▶ Total beneficiaries of CR programmes	939,000	587,200	511,600
▶ Number of employees	AF 29,530	29,639	26,364
▶ Reduction of CO ₂ e relative to our 2010 baseline	AS 46%	39%	32%

† Please refer to the glossary in the annual report and accounts for further details on non-GAAP Alternative Performance Measures (APMs). All APMs are referenced using †.

1 Prior period comparatives have been restated. Refer to note 1 in the annual report and accounts for further information.

2 The adverse impact of the change in the Ogden rate of £475 million is an exceptional item and therefore not recognised within operating profit. Please refer to the CFO review in the annual report and accounts for further information.

3 £ new investment signed in wind, solar, biomass and energy efficiency by funds managed by Aviva Investors.

2016 HIGHLIGHTS

Benefits and claims paid to customers

£34.4bn

Total community investment

£11.3m

Low carbon investment³

£450m

Environmental, Social and Governance Data

Aviva is one of the top-scoring companies in the 2016 Dow Jones Sustainability Index (run in partnership with RobecoSAM) and a long-standing member of the FTSE4Good Index.



FINANCIAL

METRICS	2016	2015	2014
▶ Operating profit ^{†,1,2}	£3,010m	£2,688m	£2,238m
▶ Cash remittances [†]	£1,805m	£1,507m	£1,431m
▶ Value of new business [†]	£1,352m	£1,192m	£1,005m
▶ Combined operating ratio [†]	95.2%	94.6%	95.7%
▶ Operating expenses [†]	£3,408m	£3,030m	£2,795m
▶ Paid in benefits and claims to customers	£34.4bn	£30.7bn	£24.6bn
▶ Operating expense ratio ^{†,1}	50.50%	49.80%	50.90%
▶ Net asset value (or net asset value per share [†]) (IFRS)	414p	390p	340p
▶ Operating earnings per share ^{†,1,3}	51.1p	49.7p	49.0p
▶ Total shareholder return	-1.0%	10.4%	11.5%
▶ Total staff costs	£1,764m	£1,628m	£1,534m
▶ Corporation tax paid	£647m	£442m	£457m
▶ Total dividend	23.3p	20.8p	18.1p
▶ Countries of operation	16	16	16

SUPPLIERS

METRICS	2016	2015	2014
▶ % of managed supply that has agreed to the supplier Code of Behaviour	57%	43% ⁴	43%
▶ % of managed supply that has been engaged on corporate responsibility during the term of their contract with Aviva	84%	99% ⁴	83%
▶ Certification of supply chain carbon footprint (UK)	Yes	Yes	New indicator
▶ Signatory of prompt payment code (UK)	Yes	Yes	Yes
▶ % of invoices paid within 30 days of submission (UK only)	73%	New indicator	New indicator

PERFORMANCE INDICATORS

73%

% of invoices paid within 30 days of submission (UK only)

RESPONSIBLE INVESTMENT

METRICS	2016	2015	2014
▶ Low carbon investment ⁵	£450m	£347m	£108m
▶ Stewardship engagements (companies engaged with on strategic, environmental, social and/or governance (ESG) issues) ⁶	1,240	1,094	817
▶ Company meetings (AGMs and EGMs) voted (% total Company meetings) ⁷	91.8%	90.1%	89.4%

CORPORATE GOVERNANCE

METRICS	2016	2015	2014
▶ % of employees who have read, understood and accepted the business ethics code	98%	98%	96%
▶ Malpractice issues reported through 'Right Call'	25	25	39
▶ # of malpractice cases prosecuted	0	New indicator	New indicator

PERFORMANCE INDICATORS

91.8%

% of total company meetings (AGMs and EGMs) voted⁷

† Please refer to the glossary in the annual report and accounts for further details on non-GAAP Alternative Performance Measures (APMs). All APMs are referenced using †.

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2 The adverse impact of the change in the Ogden rate of £475 million is an exceptional item and therefore not recognised within operating profit. Please refer to the CFO review in the annual report and accounts for further information.

3 2016 and 2015 exclude the impact from an outward quota share reinsurance agreement written in 2015 and completed in 2016 in Aviva Insurance Limited (AIL).

4 Excludes Friends Life data.

5 £ new investment signed in wind, solar, biomass and energy efficiency by funds managed by Aviva Investors.

6 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.

7 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 <https://www.avivainvestors.com/en-gb/institutional/about-us/responsible-investment.html>

CUSTOMERS

METRICS	2016	2015	2014
▶ Number of customers	33m	33m	29m
▶ % of businesses that are in or above upper quartile relative to market average NPS score [®]	58%	50% ¹	50%
▶ Number of customer complaints per 1,000 policies (UK) Life/GI/Health	2.61²	New indicator	New indicator
▶ % of complaints resolved within eight weeks (UK) Life/GI/Health	92%^{2,3}	89% ¹	94%
▶ Number of propositions that include social inclusion considerations	17	New indicator	New indicator
▶ % of markets offering socially inclusive propositions	56%	New indicator	New indicator
▶ Number of green or reduced carbon footprint propositions	16	New indicator	New indicator
▶ % of markets offering green or reduced carbon footprint propositions	66%	New indicator	New indicator

STRENGTHENING COMMUNITIES

METRICS	2016	2015	2014
▶ Amount of community investment ^{AS}	£11.3m	£10.8m	£6.3m
▶ Number of employee hours spent volunteering	41,700	40,800	40,200
▶ % of employees volunteering	18%	12%	23%
▶ Total number of local community projects supported	1,600	700	New indicator
▶ Total beneficiaries of CR programmes	939,000	587,200	511,600
▶ Employee/customer donations	£2.3m	£1.8m	£1.5m

PERFORMANCE INDICATORS

1,600

local community projects supported through our corporate responsibility programmes

PEOPLE



METRICS	2016	2015	2014
▶ Number of employees ^{AF}	29,530	29,639	26,364
▶ % of employees who rate Aviva favourably on engagement index ⁴	74%	70%	70%
▶ % of employees who believe Aviva is a good corporate citizen	84%	80%	New indicator
▶ % employees who feel Aviva is a place where people from diverse backgrounds can succeed	87%	76%	76%
▶ % women on the Aviva Board	23%	16% ⁵	18%
▶ % of women in senior management (including subsidiary boards) ^{AS}	22%	22%	21%
▶ % female employees at Aviva	52%	52%	52%
▶ Voluntary employee turnover (%)	9.2%	New indicator	New indicator
▶ Average employee tenure	10.8 years	New indicator	New indicator
▶ Inclusion in Stonewall Top 100 Employers Index (UK)	Yes	Yes	Yes
▶ Formal training days per FTE (UK&I)	2.8	2 ¹	New indicator
▶ Accredited UK Living Wage employer	Yes	Yes	Yes

HUMAN RIGHTS

METRICS	2016	2015	2014
▶ # of human rights concerns reported through Right Call	0	New indicator	New indicator
▶ Human rights due diligence assessments completed (Y/N)	Yes	New indicator	New indicator
▶ # of engagements where AI has raised specific human rights issues ⁶	34	New indicator	New indicator

Number of customers

33m

% of employees who believe Aviva is a place where people from diverse backgrounds can succeed

87%

Number of engagements where AI have raised specific human rights issues⁶

34

1 Excludes Friends Life data.

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

3 Based on closed/decided complaints data.

4 We refined the methodology for calculating employee engagement in 2016. We have therefore restated 2014 and 2015 data to reflect this new methodology.

5 Claudia Arney was appointed to the Board on 8 February 2016.

6 Human rights engagements cover a multitude of topics including child labour, working conditions, minority rights and indigenous peoples' rights. For the year under review we have engaged primarily with companies in the extractive sector and palm oil producers.



ClimateWise Principles score of 80%, in top 4 of responders in our sector.

ENVIRONMENT

METRICS	2016	2015	2014
▶ Reduction of CO ₂ e relative to our 2010 baseline	AS 46%	39%	32%
▶ CO ₂ e emissions (tonnes) – absolute	AS 79,410	88,698	83,924
▶ CO ₂ e emissions (tonnes) – relative	AS 79,410	88,698	n/a
▶ % of CO ₂ e emissions from our operations offset annually	AS 100%	100%	100%
▶ Water consumption (m ³) – absolute ¹	AS 373,402	449,913	468,097
▶ Waste generated (tonnes) – absolute ²	AS 4,994	5,821	9,255
▶ Recycling rate (%) ³	80%	80%	72%
▶ Waste to landfill (tonnes)	635	2,408	2,264
▶ Paper used (tonnes)	2,674	2,766	2,663
▶ Total energy used (MWh)	183,263	195,923	175,883
▶ Total electricity used/CDP electricity use (MWh)	118,192	124,600	111,778
▶ Electricity from renewable sources (%)	61%	62%	56%
▶ Scope 1 GHG emissions globally (tonnes)	19,210	19,112	20,031
▶ Scope 2 GHG emissions globally (tonnes)	41,008	49,595	46,231
▶ Scope 3 GHG emissions globally (tonnes)	19,193	19,991	17,662
▶ Business mileage (road) (millions kms)	37.04	37.04	39.64
▶ Business mileage (air) (millions kms)	62.29	56.51	50.33
▶ Business mileage (rail) (millions kms)	32.17	29.64	20.40

1 We have restated 2015 figures after an overstatement was found in the data reported by one of our markets. This was due to an overstatement within the estimated water calculation identified through our market audit. Before restatement the figure for 2015 was 483,635m³.
 2 We have restated 2015 figures after an overstatement was found in the data reported by one of our markets. This was due to an overstatement within the estimated waste calculation identified through our market audit. Before restatement the figure for 2015 was 9,564 tonnes.
 3 We have restated 2015 figures after an underestimate was found in the data reported by one of our markets. Before restatement the figure for 2015 was 72%.

Environmental data covers 100% of Aviva staff including 100% of joint ventures. In 2016 this was 39,868 employees.

PERFORMANCE INDICATORS

970,000
 Number of people positively impacted by our carbon offsetting programmes since 2012

2016 HIGHLIGHTS

Reduction of CO₂e emissions since 2010
46%

Tonnes of CO₂e offset over the past 10 years
1.3m

Waste to landfill (UK)
635 tonnes

CO₂e emissions offset
100%

TOTAL ENERGY USED (MWh)

Carbon emissions

We have a proud history of taking action to reduce the environmental impact of our business, and were the first carbon neutral insurer worldwide in 2006.

To date, this work has achieved an industry leading 46% reduction in CO₂e since 2010 (a 7% reduction from 2015-2016 alone) and in light of our progress in reducing our carbon emissions against our original 2020 target, we have recently set an even higher target of 50% reduction by 2020 and 70% by 2030.

We continue to offset 100% of any remaining carbon emissions and our offsetting projects have helped more than 970,000 people since 2012 live better lives.

Year	2014	2015	2016
2014	180		
2015		200	
2016			180

ELECTRICITY CONSUMPTION (MWh)

Electrical efficiency

We're committed to reducing our electricity consumption and increase our use of renewable energy. To date, electricity purchased and generated from renewable sources account for 61% of our use across the world. This is great progress towards our target, through the RE100, to purchase 100% renewable electricity globally by 2025.

We have achieved this by, for example, installing solar panels on three of our UK offices that began generating renewable energy in 2016.

We are also working towards meeting our 2015-2020 climate-related investment strategy, which we published an update on this year.

Year	2014	2015	2016
2014	55	65	
2015	50	80	
2016	50		75