



Who we are

We help people save for the future and manage the risks of everyday life.

We have strong businesses in selected markets: UK, Europe, Asia and Canada. We offer:



Life Insurance

Retirement Income, Savings, Pensions, Life cover, Protection



General Insurance

Home, Motor, Travel, Commercial



Health Insurance

Private Medical Insurance



Asset Management

Managing assets for Aviva and other clients

Across our 16 businesses, we protect our 34 million¹ customers and the things that are important to them

£24.6bn

Paid in benefits and claims in 2014

£1.4m

Paid out per day for UK life insurance and critical illness claims

£246bn

Aviva Investors assets under management

319 years

Protecting our customers since 1696

Our investment thesis of cash flow plus growth sets out why investors should choose us

12.25p

Final dividend 2014, a 30% increase

18.1p

Total dividend for 2014, a 21% increase

We measure our performance using five key metrics

£2,173m

Operating profit on an IFRS basis²
+6%

£1,412m

Cash remittances²
+11%

£1,009m

Value of new business
+15%³

95.7%

General insurance combined operating ratio improved by
1.6pp

51.5%

Operating expense ratio reduced by
2.6pp

¹ Following the merger with Friends Life Group Limited on 13 April 2015, before removal of duplication of Aviva and Friends Life customers.
² On a continuing basis.
³ On a constant currency basis.

Our plan

We have a clear strategy to deliver sustainable and progressive cash flows underpinned by good potential for growth, by always putting customers first.

Our strategy

The 'what we do, how we do it and where we do it'



True Customer Composite

Meeting all customer needs across life, general, health insurance and asset management



Digital First

Emphasising customer experience driven by digital – online and mobile



Not Everywhere

Focusing only in markets and segments where we can win

Our values are at the heart of how we do business

Care more

We care like crazy about our customers, each other and our communities



Kill complexity

We are obsessed with making things simpler for our customers and each other



Never rest

We are driven to think bigger and do better for our customers and each other



Create legacy

We strive to create a sustainable future for our customers and each other



Creating a bright and sustainable future for our customers, employees and communities



Customers



Employees



Communities



UK General Insurer of the Year

70+

Awards worldwide in 2014

65%

2014 employee engagement up 9% points⁴



A UK Living Wage employer

40,220

Volunteering hours by our people in 2014



FTSE4Good
A top 10 company in the FTSE4 Good