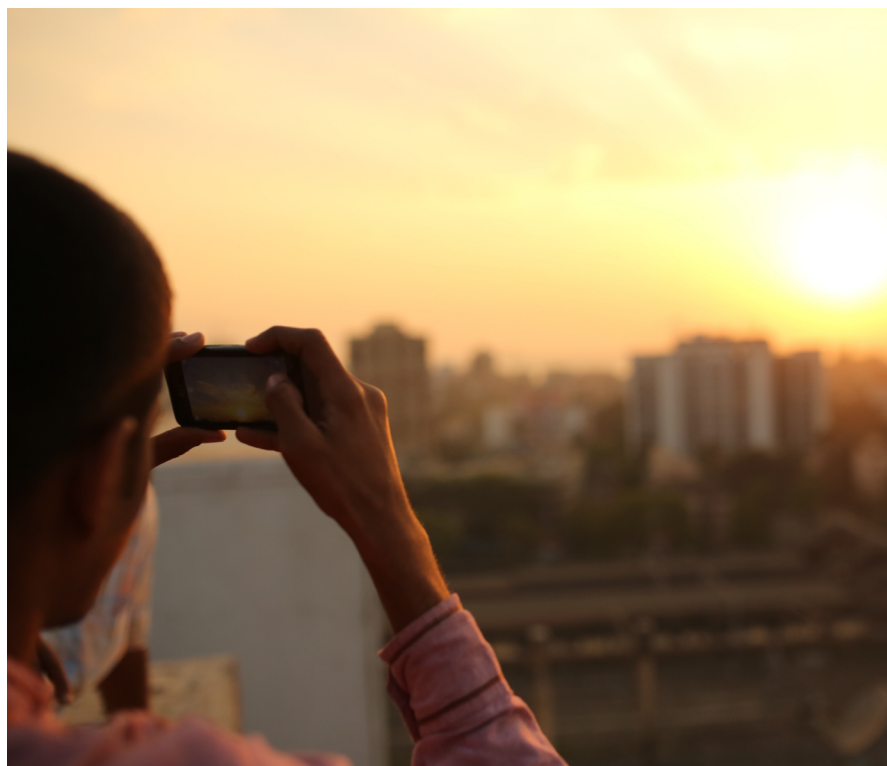


# Aviva Environmental, Social and Governance Data



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](http://www.aviva.com/cr) and in Aviva's Strategic Report 2015, which can be found at [www.aviva.com/ara2015](http://www.aviva.com/ara2015)

2015 data marked with (A) has been subject to independent assurance. PwC's assurance report can be found at [www.aviva.com/crassurance2015](http://www.aviva.com/crassurance2015)

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/crreportingcriteria2015](http://www.aviva.com/crreportingcriteria2015)

## How we create value for society – Overview

2015 Highlights	Metrics	2015	2014	2013
<b>£30.7bn</b> Paid in benefits and claims to customers	▶ Operating profit	<b>£2,665m</b>	£2,213m	£2,097m
	▶ Paid in benefits and claims to customers	<b>£30.7bn</b>	£24.6bn	£27.5bn
	▶ Total shareholder return	<b>10.4%</b>	11.5%	25.7%
	▶ Corporation tax paid	<b>£442m</b>	£457m	£463m
	▶ Total dividend	<b>20.8p</b>	18.1p	15.0p
	▶ Countries of operation	<b>16</b>	16	17
	▶ Low carbon investment*	<b>£347m</b>	£108m	£185m
	▶ Number of customers	<b>33m</b>	29m	31m
<b>£10.8m</b> Total community investment	▶ Total community investment	(A) <b>£10.8m</b>	£6.3m	£6.2m
	▶ Total beneficiaries of CR programmes	<b>587,203</b>	511,629	New indicator
	▶ Number of employees	<b>29,600</b>	26,300	27,700
<b>£347m</b> Low carbon investment*	▶ Reduction of CO <sub>2</sub> e relative to our 2010 baseline (%)	(A) <b>39%</b>	32%	New indicator

\* £ new investment signed in wind, solar, biomass & energy efficiency.

## Financial

Metrics	2015	2014	2013
<ul style="list-style-type: none"> <li>Five Key Metrics <ul style="list-style-type: none"> <li>Operating profit</li> <li>Cash Remittances</li> <li>Value of new business</li> <li>Combined operating ratio</li> <li>Operating expenses</li> </ul> </li> </ul>	<b>£2,665m</b> <b>£1,507m</b> <b>£1,192m</b> <b>94.6%</b> <b>£3,030m</b>	£2,213m £1,431m £1,005m 95.7% £2,795m	£2,097m £1,309m £899m 97.3% £3,006m
Paid in benefits and claims to customers	<b>£30.7bn</b>	£24.6bn	£27.5bn
Operating expense ratio	<b>50%</b>	51.1%	53.6%
Net asset value (or net asset value per share) (IFRS)	<b>389p</b>	340p	270p
Operating earnings per share	<b>49.2p</b>	48.3p	44.2p
Total shareholder return	<b>10.4%</b>	11.5%	25.7%
Total staff costs	<b>£1,628m</b>	£1,534m	£1,780m
Corporation tax paid	<b>£442m</b>	£457m	£463m
Total dividend	<b>20.8p</b>	18.1p	15.0p
Countries of operation	<b>16</b>	16	17

## Suppliers

Metrics	2015	2014	2013
% of managed supply that has agreed to the supplier Code of Behaviour (A)	<b>43%*</b>	43%	28%
% of managed supply that has been engaged on Corporate Responsibility during the term of their contract with Aviva (A)	<b>99%*</b>	83%	63%
Certification of supply chain carbon footprint (UK)	<b>Yes</b>	New indicator	New indicator
Signatory of prompt payment code (UK)	<b>Yes</b>	Yes	Yes

## Responsible investment

Metrics	2015	2014	2013
Low carbon investment (£ new investment signed in wind, solar, biomass & energy efficiency)	<b>£347m</b>	£108m	£185m
Responsible Investment integration coverage (% AUM) Note 1	<b>93%</b>	90%	80%
Stewardship engagement (companies engaged with on strategic, environmental, social and/or governance (ESG) issues) Note 2	<b>1,094</b>	817	799
Company meetings (AGMs & EGMs) voted (% total company meetings)	<b>90.1%</b>	89.4%	88.7%

## Business ethics

Metrics	2015	2014	2013
% of employees who have read, understood and accepted the business ethics code (A)	<b>98%</b>	96%	95%
Malpractice issues reported through 'Right Call'	<b>25</b>	39	31

## Customers

Metrics	2015	2014	2013
Number of customers	<b>33m</b>	29m	31m
% of businesses that are in or above upper quartile relative to market average NPS score	<b>50%*</b>	50%	33%
Number of customer complaints (UK) Life/GI/Health	<b>56,485*</b>	56,150	50,207
% of complaints resolved within 8 weeks (UK) Life/GI/Health	<b>89%*</b>	94%	93%

**Note 1** Acting as a responsible investor is an integral part of Aviva Investors' investment philosophy. The precise nature, depth and breadth of the approach to integration differs according to the asset class, regions and materiality of ESG. The figure presented here reflects the total assets under management where we consider that there is close cooperation (for example, a dedicated Responsible Investment Officer, use of data in the investment process and/or desk head commitment) between the investment team in question and the Global Responsible Investment team.

**Note 2** 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](mailto:gri@avivainvestors.com) for further engagement details.

\* Excludes Friends Life data (A) Assurance

## Strengthening communities

Metrics	2015	2014	2013
▶ Total community investment <sup>(A)</sup>	<b>£10.8m</b>	£6.3m	£6.2m
▶ Number of employee hours spent volunteering	<b>40,828</b>	40,220	41,223
▶ % of employees volunteering	<b>12%</b>	23%	27%
▶ Total number of local community projects supported	<b>717</b>	New indicator	New indicator
▶ Total beneficiaries of CR programmes	<b>587,203</b>	511,629	New indicator
▶ Employee/customer donations	<b>£1.8m</b>	£1.5m	£2.3m

<sup>(A)</sup> Assurance

## Community investment Case study

Our online Aviva Community Fund invites the public to nominate and vote for inspirational projects in our local communities. It's been a great success for Aviva Canada so we've replicated it in Poland, the UK, France, Italy and Hong Kong.



## People

2015 Highlights	Metrics	2015	2014	2013
<b>100%</b> UK employees and on-site contractors paid Living Wage	▶ Number of employees	<b>29,600</b>	26,300	27,700
	▶ % of employees who rate Aviva favourably on engagement index	<b>63%</b>	65%	56%
	▶ % of employees who believe Aviva is a good corporate citizen	<b>80%</b>	New indicator	New indicator
	▶ % employees who feel Aviva is a place where people from diverse backgrounds can succeed	<b>76%</b>	76%	75%
<b>80%</b> Employees believe Aviva is a good corporate citizen	▶ % women on the Aviva Board	<b>16%**</b>	18%	18%
	▶ % of women in senior management (including subsidiary boards) <sup>(A)</sup>	<b>22%</b>	21%	21%
	▶ % female employees at Aviva	<b>52%</b>	52%	51%
	▶ Inclusion in Stonewall Top 100 Employers Index	<b>Yes</b>	Yes	Yes
	▶ Formal training days per FTE (UK&I)	<b>2*</b>	New indicator	New indicator
	▶ Accredited UK Living Wage employer	<b>Yes</b>	Yes	London only

\* Excludes Friends Life data

\*\* Claudia Arney was appointed to the Board on 8 February 2016

<sup>(A)</sup> Assurance

## Environment

2015 Highlights	Metrics	2015	2014	2013
<b>39%</b> Reduction of CO <sub>2</sub> e emissions since 2010	▶ Reduction of CO <sub>2</sub> e relative to our 2010 baseline (%) (A)	<b>39%</b>	32%	New indicator
<b>1.25m</b> Tonnes of CO <sub>2</sub> e offset over the last 10 years	▶ CO <sub>2</sub> e emissions (tonnes) – absolute (A)	<b>88,698</b>	83,924	105,317
	▶ CO <sub>2</sub> e emissions (tonnes) – relative (A)	<b>73,373*</b>	83,924	n/a
	▶ % of CO <sub>2</sub> e emissions from our operations offset annually (A)	<b>100%</b>	100%	100%
<b>Zero</b> Waste to landfill (UK)	▶ Water consumption (m <sup>3</sup> ) – absolute (A)	<b>483,635</b>	468,097	459,634
<b>100%</b> CO <sub>2</sub> e emissions offset	▶ Waste generated (tonnes) – absolute (A)	<b>9,564</b>	9,255	11,481
	▶ Paper used (tonnes)	<b>2,766</b>	2,663	3,334
	▶ Recycling rate (%)	<b>72%</b>	72%	70%
	▶ Waste to landfill (tonnes)	<b>2,408</b>	2,264	3,102
	▶ Total energy used (kWh)	<b>195,922,650</b>	175,883,070	221,600,606
	▶ Total electricity used/CDP Electricity Use (kWh)	<b>124,599,557</b>	111,778,422	205,774,029
	▶ Electricity from renewable sources (%)	<b>62%</b>	56%	48%
	▶ Scope 1 GHG emissions globally (tonnes)	<b>19,112</b>	20,031	21,787
	▶ Scope 2 GHG emissions globally (tonnes)	<b>49,595</b>	46,231	56,842
	▶ Scope 3 GHG emissions globally (tonnes)	<b>19,991</b>	17,662	26,688
	▶ Business mileage (road) (kms)	<b>37,042,348</b>	39,644,450	45,476,590
	▶ Business mileage (air) (kms)	<b>56,507,681</b>	50,330,689	80,038,661
	▶ Business mileage (rail) (kms)	<b>29,637,331</b>	20,398,244	19,751,696

\* Excludes Friends Life data

Environmental data covers 100% of Aviva staff including 100% of joint ventures. In 2015 this was 40,768 employees.

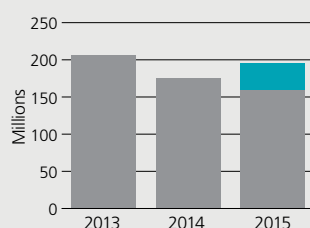
(A) Assurance

### Total Energy used

Carbon emissions are Aviva's largest environmental impact and we seek to manage and reduce these as much as possible. We do this through use of energy efficient technologies, closely managing our consumption and engaging with employees.

In 2014, we achieved our long-term carbon reduction target ahead of schedule, and having acquired Friends Life, have restated our 2010 baseline and agreed a new and even more ambitious emissions reduction target of 40% by 2020 and 50% by 2030.

#### Total Energy Used (kWh)



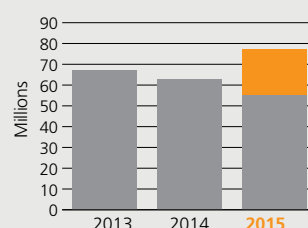
■ Aviva  
■ Friends Life

### % of electricity from renewable sources

Last year, through the RE100 we committed to purchase 100% of our electricity from renewable sources on a worldwide basis by 2025.

We already purchase electricity from renewables in a number of countries, and 100% in Aviva UK and Ireland, and Aviva Investors in Luxembourg. At the end of 2015 we installed roof systems for three of our offices in England and Scotland. The panels will generate 445,520 kWh of energy each year – which equates to a grid average equivalent saving of 206 tonnes CO<sub>2</sub>e, for the next 25 years, offsetting Aviva's reliance on grid energy and energy costs.

#### Total Electricity from Renewable Sources (kWh)



■ Aviva  
■ Friends Life