Aviva plc

Reporting Criteria 2022

It all starts with our customers.

Make the most out of life. Plan for the future. Have the confidence that if things go wrong, we'll be there to help put them right.

It takes Aviva.

Our reporting approach

The content of this report is focused on the requirements of our stakeholders, relevant regulations, and sustainability rating and benchmarking providers. We are committed to disclosing meaningful data to improve our sustainability disclosures for internal decision-making and for our external stakeholders. As an investor, we also rely on this type of information to integrate sustainability into our core business activities. As part of this commitment, we have set out in this document how the Group's Key Performance Indicators (KPIs), supporting KPIs and data points that are subject to external assurance are measured (collectively referred to as 'ESG Metrics'). The Report provides details on the definitions, scope, calculation methodology and source of information for the above mentioned ESG metrics.

Our reporting suite

This report forms part of our external annual reporting suite.

Climate-related Financial Disclosure 2022

Our report in compliance with the Taskforce for Financial-related Climate Disclosure (TCFD).

⊕ **Download PDF**

ESG Datasheet 2022

All sustainability metrics are included in our data sheet.

⊕ **Download Excel**

Sustainability Report 2022

Our report on how we are progressing against our sustainability goals.

⊕ **Download PDF**

Annual Report and Accounts 2022

Our report on our Group's strategy, governance and performance in 2022 including our financial statements.

⊕ **Download PDF**

Read more and find our reporting suite in the download centre on our website:
> aviva.com/investors/reports/

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Foreword

This sustainability reporting criteria document sets out the principles and definition, scope and calculation method used to report the Group's Key Performance Indicators (KPIs) and selected data points subject to assurance by PwC (collectively referred to as 'ESG metrics'), in the Strategic Report within the Annual Report and Accounts, and in our Sustainability Report, Climate-related Financial Disclosure (TCFD Report) and supplementary Environmental, Social and Governance (ESG) datasheet.

The Group's 2022 Reporting Criteria was approved by the Board on 8 March 2023.

Note on materiality

In general, assessing materiality requires thoughtful consideration not only of any applicable materiality guidance, but also of our purpose in assessing materiality and in communicating to our stakeholders. Our public disclosures, including our climate-related financial disclosures, include a range of topics that we believe are relevant to our businesses and that are of interest to investors and other stakeholders. For the purposes of complying with our annual and half-yearly disclosure obligations in the United Kingdom we apply materiality based on the applicable standards governing public reporting in the United Kingdom.

In our climate-related financial disclosures, we have been guided by the same approach to materiality, to which we have applied additional consideration of short-term and longer-term time frames reflecting the time horizon of our climate goals, alongside broader considerations, including but not limited to, the nature of the disclosure, metric and the level of estimation involved.

These timeframes are longer than those time frames customarily used in certain of our other disclosures, including our annual and interim financial reports submitted to the London Stock Exchange ("LSE") in the United Kingdom. This approach to materiality means that this report, and many of our climate-related financial disclosures, including with respect to climate-related risks and opportunities includes certain information that we have not included in our LSE filings. Statements made in this report and in our other disclosures use a greater number and level of assumptions and estimates than many of our LSE filings. These assumptions and estimates are subject to change, and, when coupled with the longer time frames used, make any assessment of materiality inherently uncertain. For this reason we do not set quantitative thresholds against which to apply our materiality assessment. Instead we take a holistic view and apply a qualitative assessment to determine the information that is important in communicating our Sustainability and Climate Strategic ambitions to stakeholders.

In addition, our climate risk capabilities and Net Zero transition strategy and plan remain under development, and the data underlying these and market practice in relation to such disclosures will evolve over time. As a result, we expect that certain disclosures made in this report are likely to be amended, updated, recalculated and restated in the future.

Assurance approach

Aviva plc appointed PwC to provide independent assurance over certain sustainability metrics, indicated with AS for reasonable assurance and AL for limited assurance in this report. The assurance engagement was planned and performed in accordance with International Standard on Assurance Engagements 3000 (Revised) 'Assurance Engagements other than Audits or Reviews of Historical Financial Information' and, in respect of the greenhouse gas emissions in accordance with International Standard on Assurance Engagements 3410 'Assurance engagements on greenhouse gas statements' issued by the International Auditing and Assurance Standards Board.

The assurance report was issued and is included in the Independent Assurance section of this report. This report includes further details on the scope, respective responsibilities, work performed, limitations and conclusions.

A glossary explaining key terms used in this report is available on: www.aviva.com/climate-goals-glossary

Reporting criteria for Sustainability key performance indicators for the year 2022

Introduction

This Sustainability reporting criteria document sets out the principles, and definition, scope and calculation method used to report the Group's Key Performance Indicators (KPIs) and selected data points subject to assurance by PwC (collectively referred to as 'ESG metrics'), in the Strategic Report within the Annual Report and Accounts, and in our Sustainability Report, Climate-related Financial Disclosure (TCFD Report) and supplementary Environmental, Social and Governance (ESG) datasheet.

Aviva Group's management is responsible for having appropriate controls and procedures in place to prepare the Group's sustainability reporting in line with, in all material respects, these Reporting Criteria. The sustainability data reported is aligned with the Group's financial reporting period for the year ended 31 December 2022.

PwC provide reasonable and limited assurance over selected sustainability information, and the assurance report can be found within the Sustainability and Climate-related Financial Disclosure Reports.

General reporting principles

In preparing these reporting criteria, we have considered the following principles:

- We report data on issues relevant to our sustainability ambition;
- Data is as accurate and complete as practical and feasible;
- Assumptions or estimations are used where actual data is unavailable or unreliable; and
- Consistent boundaries and methodologies are used wherever possible to allow comparison over time and across different businesses.

In order to compare our metrics on a relative, or like for like basis, we consider any change in structure of the business and restate comparative data for material acquisitions or divestment which have occurred during the year where appropriate. Details of specific changes in a year are provided in the notes sections of the data pages within the Sustainability Report.

We will exclude data and where necessary restate data from previous years when:

- Inaccuracies are identified in the data provided by external sources; and
- It refers to data that is reported on a voluntary basis.

Restated data will be accompanied by an explanatory note.

Frameworks and standards

We report in accordance with the Government's UK's streamlined energy and carbon reporting initiative (SECR) requirements. Our reporting table is published in the 'Our sustainability ambition' section of the Annual Report and Accounts.

We report our carbon emissions with reference to the Greenhouse Gas Protocol.

We report in accordance with the Taskforce on Climate-related Financial Disclosures. Our Climate-related Financial Disclosure Report is separate and a summary of the report is provided in the Annual Report and Accounts. We also report in line with the ClimateWise Principles.

We have considered the GRI framework and the Sustainability Accounting Standards Board (SASB) Standards in the preparation of our Sustainability Report. Aviva's SASB Alignment Disclosure is available online.

As the landscape evolves, we will continue to enhance our sustainability reporting.

Organisational boundaries for sustainability reporting

Sustainability reporting covers Aviva plc and its subsidiaries. Our share of joint ventures and associates are treated as investments. Unless otherwise stated all figures in our report cover the period from 1 January to 31 December 2022.

If a business is acquired as a subsidiary during the year, the business will be included in the Group's reporting from the date of acquisition.

If the Group divests a business during the year, that business will be included in the Group's reporting up until the date of disposal.

Where ESG metrics are stated at a point in time, only businesses controlled by the Group at the year end are included for those ESG metrics.

We use a baseline year for our long-term reduction targets. If company divestments or acquisitions create a difference of +/- 10% of the Group's total metric, then the baseline year will be reset accordingly.

Currency

Any currency figures mentioned in our reporting are in GBP. We convert local currency to GBP using average annual currency exchange figures provided by Aviva Group Finance for the year.

Employees

Unless otherwise stated, for the purposes of this document the term employee includes all:

- Permanent full and part time staff; and
- Temporary staff and contractors employed directly by Aviva.

Staff of a subsidiary company are included where data is available.

Reporting criteria for Sustainability key performance indicators for the year 2022 continued

The number of employees used to calculate CO_2e per employee is the total number of employees rather than the full time equivalent (FTE) number quoted in the Annual Report and Accounts. The total employees' figure should be used for any per employee environmental impact intensity calculations made.

Suppliers

Registered suppliers are defined as those suppliers who have completed all required forms in the supplier system. All new suppliers are required to complete the registration process.

The scope of the current year's reporting includes all UK businesses which operate the shared service model, UK Claim's (using data from the Claims Purchase Ledger) Canada and it's Claims spend, suppliers to our Ireland business and customers for Claims fulfillment, Sesame Bankhall Group, Wealthify, Poland Service Centre, India and Aviva Investors internationally.

Climate Action

Data sources

The environmental data is collected and aggregated to provide a Group-wide picture based on a combination of actual, extrapolated and estimated data, depending on the type of data and the market the data comes from. Data is sourced from invoices, supplier reports, and expenses systems. Emissions sources and data sources are as follows:

- Purchased Electricity: invoices, supplier reports, in-market extrapolation, and extrapolation over time periods due to invoicing arrangement;
- On-site Renewable Electricity: invoices, supplier reports, in-market extrapolation and extrapolation over time periods due to invoicing arrangement;
- Gas: invoices, supplier reports, in-market extrapolation over time periods due to invoicing arrangement;
- Oil: invoices;
- Fugitive emissions from air-conditioning: based on invoices from the provision of top up gases;
- Municipal heating and cooling: invoices, contracts and landlord declarations;
- Air travel: supplier reports, invoices, extrapolation from expenses systems;
- Rail: supplier reports;
- Grey fleet (employee-owned vehicles used for business purposes): expenses system;
- Company car: expenses system, fuel cards and invoices;
- Hire car: supplier reports;
- Water consumption: invoices, supplier reports, extrapolation over time periods and on an FTE and m^3 basis; and
- Waste: supplier reports, invoices and extrapolation over time periods.

We use third party invoices where possible, to promote data accuracy and consistency, and only use proxy data or extrapolate in the absence of invoices.

The availability and quality of data from individual data points varies from country to country. The focus of data collection is primarily from sources generating carbon dioxide emissions or equivalents.

CO_2e emissions

All our emissions data from energy, travel, air conditioning, water consumption and treatment, and waste to landfill is measured in carbon dioxide equivalent (CO_2e) unless otherwise stated.

Except for overseas electricity, we use the Department for Environment, Food and Rural Affairs' (Defra) latest factors, that are annually revised, for our emissions factors.

For overseas electricity we used International Energy Agency conversion factors from the 2020 publication. Further information on conversion factors is available at: **https://www.gov.uk/government/publications/greenhouse-gas-reporting-conversion-factors-2022**

Electricity related CO_2e factors change more frequently than other CO_2e emission factors. However, we will not restate our prior year carbon data due to variations in the electricity carbon conversion factors, unless on a Group-wide basis this causes a movement of more than 5% year-on-year on a relative basis.

Our priority is to purchase renewable electricity from certified sources, but where this is not possible, we purchase Energy Certificates matching consumption from renewable power generations (i.e. wind, solar, hydro).

Environmental breaches

We report on any breaches in local environmental regulations that occur from our operations.

Operational emissions

% reduction in absolute Scope 1 and 2 (market based) emissions from 2019 base year	
Definition	Percentage reductions in absolute Scope 1 and 2 (market based) emissions from 2019 base year.
Scope	This is reported for the period 1 January to 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'.
Units	Percentage.
Calculation and reporting method	To achieve our goal of becoming operational Net Zero carbon in our operations by 2030, we have aligned our emissions reduction target to the 1.5C pathway as set-out by science-based targets initiative (SBTi). From a 2019 baseline, we are targeting reducing our Scope 1 and 2 emissions by 90%. This is the equivalent of 8% of the baseline, applied each year.
	$$\text{Reduction in Scope 1 and 2 (market based) operational emissions} = \frac{\text{(Total of Scope 1 and 2 (market based) emissions in the reporting period – Total of Scope 1 and 2 (market based) emissions in the base year)}}{\text{Total of Scope 1 and 2 (market based emissions) in the base year}} \%$$
	Data on Scope 1 and 2 operational emissions are calculated based on the method highlighted in metric description provided in the operational emissions summary of this report. Our total annual CO_2e emissions are calculated for the year ended 31 December 2022. The emissions figure is then compared against our 2019 baseline, which is 16,027 tonnes CO_2e. The emissions figure is also compared to our previous year i.e. 2021 which was 12,472 tonnes CO_2e. The difference between the baseline and the annual figure is expressed as a percentage difference.
Source	The Group's environmental system.

Operational emissions continued

Reduction in Scope 1 and 2 (market based) operational emissions per annum	
Definition	The metric calculates the percentage reduction in operational Scope 1 and 2 (market based) emissions in the current reporting period against the prior year data.
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'.
Units	Percentage.
Calculation and reporting method	To achieve our goal of becoming operational Net Zero carbon in our operations by 2030, we have aligned our emissions reduction target to the 1.5C pathway as set-out by science-based targets institute (SBTi). From a 2019 baseline, we are targeting reducing our Scope 1 and 2 (market based) emissions by 90%. This is the equivalent of 8% of the baseline, applied each year.
	Percentage reduction in Scope 1 and 2 (market based) operational emissions $= \frac{\text{(Scope 1 and 2 (market based) } CO_2\text{e emissions in the reporting period – Scope 1 and 2 (market based) } CO_2\text{e emissions in the previous year)}}{\text{Scope 1 and 2 (market based) } CO_2\text{e emissions in the previous year}}$ %
	Data on Scope 1 and 2 (market based) operational emissions are calculated based on the method highlighted in the metric description provided in the operational emissions summary of this report. The previous year's data is as reported in the prior year unless otherwise stated.
Source	The Group's environmental system provided.

Operational emissions continued

Operational Scope 1 emissions	
Definition	The total quantity of direct GHG emissions from our operations (Scope 1). Scope 1 covers operational emissions from owned sources. This includes natural gas, oil (diesel oil), company car mileage, and fugitive emissions from air-conditioning.
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'.
Units	CO_2e Tonnes (tCO_2e).
Calculation and reporting method	**Combustion of fuel** Natural gas and oil (diesel oil) are the two primary fuels which are used in our operations. Natural gas is used for heating and cooling our offices and oil (diesel oil) is primarily used in back-up generators. In the UK and Ireland, natural gas consumption data is provided directly from the supplier, except for a few small offices where data is provided by the landlord via a service charge. For other markets, including Canada, data is provided by landlords, including municipal heating and cooling. Where actual data is not available, usually for December measurements due to timing of reporting, data is extrapolated based upon historical consumption figures. Data on oil (diesel oil) usage in the UK, Ireland and India are provided by our service partners who undertake regular checks and provide consumption reports. **Company owned vehicles** Company car (yellow fleet) business mileage is calculated from the expenses system, fuel cards and invoices. The data received is then multiplied with the Department for Business, Energy and Industrial Strategy (BEIS) or International Energy Agency (IEA) emission factors to estimate carbon emissions from company owned vehicles. **Fugitive emissions** Fugitive emission data in the UK and Ireland are provided from supplier reports by our service partners who undertake regular checks of the air-conditioning units and measure for any leaks. In other markets, where available, this is provided by landlords.
Source	The Group's environmental system.

Operational emissions continued

Operational Scope 2 emissions	
Definition	The total quantity of indirect GHG emissions from purchased energy (Scope 2). Scope 2 emissions cover emissions generated from the electricity used in all the buildings the Group operates, as calculated by the location-based and market-based methodology. **Location based** Operational emissions from non-owned sources (i.e., power plants) using an average emissions intensity for the grids on which energy consumption occurs. This includes purchased electricity, municipal heating and cooling. **Market based** Operational emissions where we have contractual arrangements for renewable electricity, e.g. through our own on-site generation, certified renewable electricity through a supplier tariff or the separate purchase of renewable energy guarantees of origin (REGOs) or market equivalent, or consumed renewable heat or transport certified through a Government scheme.
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'.
Units	Tonnes CO_2e (tCO_2e).
Calculation and reporting method	In the UK and Ireland, electricity purchased data is provided directly from the supplier, except for a few small offices where data is provided by the landlord via a service charge. For other businesses, including Canada, data is provided by landlords. In India, a small number of office electricity consumption, is extrapolated based upon the unit price of a kWh. Where actual data is not available, usually December's due to timing of reporting, data is extrapolated based upon historical consumption figures. **Location based reporting** As per Scope 2 guidance of GHG protocol, the total electricity purchased data is multiplied by the average grid factor from respective country's government database of electricity generation for the reporting period. **Market based reporting** Purchased electricity that we have purposely chosen which is classed as zero carbon, including on-site generation, green tariffs that can be matched to 100% renewable generation, or through purchasing of energy certificates (e.g. renewables obligation certificates (ROC)/REGOs/renewable energy certificates (REC) etc.).
Source	The Group's environmental system.

Operational emissions continued

Operational Scope 3 emissions	
Definition	The total quantity of indirect emissions (not included in Scope 1 and 2) that occur in the value chain including both upstream and downstream emissions (Scope 3). Scope 3 emissions cover operational emissions from business travel (air, rail, grey fleet, and rental cars), water, waste, electricity transmission and distribution, and homeworking.
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview', except for home working. Scope 3 home working emissions are calculated for the Group's businesses only (UK, Ireland and Canada).
Units	Tonnes CO_2e (tCO_2e).
Calculation and reporting method	**Business travel** For business travel made via air, rail and hired cars the total distance travelled data is procured from corporate travel management providers on a quarterly basis. The distance travelled for business travel in privately owned vehicles is calculated from the Group's expense systems which reimburse colleagues on a cost per km travelled basis. Travel is measured or converted into kilometres (km). Air travel is calculated based upon class of service (first, business, economy) and appropriate emission factors are applied to each class. **Water and waste** The data on water consumption in the UK and Ireland is provided directly from our suppliers. In other businesses, data is provided by the landlords. The data on waste generation is provided by our service partners in the UK and Ireland, and by landlords in other locations. Water is measured in m^3, and waste is measured in metric tonnes. **Electricity transmission and distribution** Electricity transmission and distribution (T&D) is the energy it takes to transfer electricity from generator to end-user. It's measured in kWh and converted CO_2e. **Homeworking** Emissions from homeworking are estimated as per the methodology worked through from the EcoAct homeworking emissions whitepaper 2020. The data calculated through the methodology complements the Operational emissions: Protocol for three areas of consumption; 1) average regional emissions from office equipment and lighting, 2) emissions from heating, and 3) emissions from cooling (where geographically relevant). This is multiplied by the number of contracted hours where employees are not at an Aviva office location, and working weeks. This data is in respect of Aviva's businesses in the UK, Canada and Ireland only. Homeworking emissions are not currently within the scope of external assurance and are not reported within our Streamline Energy and Carbon Reporting table (SECR) but we count in our carbon totals and purchase carbon credits to offset.
Source	The Group's environmental system.

Operational emissions continued

% of CO_2e emissions from our operations offset annually/carbon offsets (tonnes - CO_2e)	
Definition	Operational CO_2e emissions offset from our operations through the purchase of Gold Standard, Voluntary Carbon Scheme, and Carbon Emission Reduction carbon credits from energy efficiency, clean water provision and renewable energy generation projects from the voluntary carbon market.
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'.
Units	Percentage/Tonnes.
Calculation and reporting method	We purchase voluntary emission reductions certified to the Gold Standard, Verified Carbon Standard and Certified Emission Reduction Standard. The carbon credits are delivered from community-based energy efficiency, clean water provision and renewable energy generation projects in developing countries via the voluntary carbon market. Once issued and purchased, the credits are retired to the respective carbon registry, so they cannot be used or sold again. We choose projects which not only reduce the amount of carbon being produced, but also have a high social impact. Because Aviva sources carbon credits from International carbon reduction and offset alliance (ICROA) accredited companies, they come with a guarantee over the carbon saving. In our reporting, there is an estimation in the volume of credits required in the final period of the year. Therefore, our reporting of this metric may include offsets that have been purchased and that Aviva has committed to retire at the reporting date, by communication to the broker. $$\text{Percentage of carbon offset achieved} = \frac{\text{Total number of credits purchase}}{\text{Total quantity of operational Scope 1, 2 and 3 emissions}} \%$$
Source	The Group's environmental system.

Scope 1 and 2 - location-based emissions (tCO_2e)/ £m GWP	
Definition	GHG intensity calculated as total quantity of Scope 1 and 2 (location-based) emissions per £m gross written premiums (GWP).
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'.
Units	Tonnes CO_2e (tCO_2e) / £ million GWP.
Calculation and reporting method	This GHG intensity is calculated as: total quantity of Scope 1 and 2 (location-based) emissions divided by £m GWP. A location-based method reflects the average emissions intensity of grids on which energy consumption occurs. GWP is a financial measure disclosed in the Annual Report and Accounts. Data on Scope 1 and 2 (location-based) operational emissions are calculated based on the method highlighted in the external reporting criteria provided for Scope 1 and 2 operational emissions.
Source	Emission data is sourced from the Group's environmental system. GWP is a financial measure disclosed in the Annual Report and Accounts.

Operational emissions continued

Total location-based emissions (tCO_2e)/ £m GWP	
Definition	GHG intensity calculated as total quantity of Scope 1, 2 (location-based) and operational Scope 3 emissions per £m GWP.
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'.
Units	Tonnes CO_2e (tCO_2e) / £ million GWP.
Calculation and reporting method	This GHG intensity is calculated as: total quantity of Scope 1, 2 (location-based) and operational Scope 3 emissions is divided by £m GWP. A location-based method reflects the average emissions intensity of grids on which energy consumption occurs. GWP is a financial measure disclosed in the Annual Report and Accounts. Data on Scope 1 and 2 operational emissions are calculated based on the method highlighted in the external reporting criteria provided for Scope 1 and 2 operational emissions.
Source	The Group's environmental system (Scope 1, 2 and operational Scope 3 emissions). GWP is a financial measure disclosed in the Annual Report and Accounts.

Total location-based emissions (tCO_2e)/ employee	
Definition	GHG intensity calculated as total quantity of emissions from Scope 1, Scope 2 (location-based), and Scope 3 operational GHG emissions per employee.
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'. Employee is based on average headcount for the reporting period.
Units	Tonnes CO_2e (tCO_2e) / employees.
Calculation and reporting method	This GHG intensity is calculated as: total quantity of Scope 1, 2 (location-based) and Scope 3 operational emissions is divided by total number of employees. A location-based method reflects the average emissions intensity of grids on which energy consumption occurs. The number of employees is based on headcount as at 31 December of the reporting year as provided by our Group HR team. Scope 1, 2 and Scope 3 operational emissions are calculated based on the method highlighted in the external reporting criteria provided for Scope 1, 2 and Scope 3 operational emissions.
Source	The Group's environmental system.

Scope 1 and 2 market-based emissions (tCO_2e)/ £m GWP	
Definition	GHG intensity calculated as total quantity of Scope 1 and 2 (market based) emissions per £m gross written premiums (GWP).
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'.
Units	Tonnes CO_2e (tCO_2e) / £ million GWP.
Calculation and reporting method	This GHG intensity is calculated as: total quantity of Scope 1 and 2 (market based) emissions divided by £m GWP. A market-based method reflects the average emissions intensity of grids on which energy consumption occurs. GWP is a financial measure disclosed in the Annual Report and Accounts. Data on Scope 1 and 2 (market based) operational emissions are calculated based on the method highlighted in the external reporting criteria provided for Scope 1 and 2 operational emissions.
Source	The Group's environmental system. GWP is a financial measure disclosed in the Annual Report and Accounts.

Operational emissions continued

Total market-based emissions (tCO_2e)/ £m GWP	
Definition	GHG intensity calculated as total quantity of Scope 1, 2 (market based) and operational Scope 3 emissions per £m GWP.
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'.
Units	Tonnes CO_2e (tCO_2e) / £ million GWP.
Calculation and reporting method	This GHG intensity is calculated as: total quantity of Scope 1, 2 (market based) and operational Scope 3 emissions is divided by £m GWP. A market-based method reflects the average emissions intensity of grids on which energy consumption occurs. GWP is a financial measure disclosed in the Annual Report and Accounts. Data on Scope 1 and 2 operational emissions are calculated based on the method highlighted in the external reporting criteria provided for Scope 1 and 2 operational emissions.
Source	The Group's environmental system (Scope 1, 2 and operational Scope 3 emissions). GWP is a financial measure disclosed in the Annual Report and Accounts.

Total market-based emissions (tCO_2e)/ employee	
Definition	GHG intensity calculated as total quantity of emissions from Scope 1, Scope 2 (market based), and Scope 3 operational GHG emissions per employee.
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'. Employee is based on average headcount for the reporting period.
Units	Tonnes CO_2e (tCO_2e) / employees.
Calculation and reporting method	This GHG intensity is calculated as: total quantity of Scope 1, 2 (market based) and Scope 3 operational emissions is divided by total number of employees. A market-based method reflects the average emissions intensity of grids on which energy consumption occurs. Employees number is based on headcount as at 31 December of the reporting year as provided by our Group HR team. Scope 1, 2 and Scope 3 operational emissions are calculated based on the method highlighted in the external reporting criteria provided for Scope 1, 2 and Scope 3 operational emissions.
Source	The Group's environmental system.

Operational carbon emissions – absolute	
Definition	Absolute CO_2e data includes emissions from our buildings, business travel, water and waste to landfill as generated during the year.
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'.
Units	Tonnes CO_2e (tCO_2e).
Calculation and reporting method	Data on Scope 1, 2 and 3 operational emissions are calculated based on the method highlighted in the metric description provided in the operational emissions summary of this report. The previous years' data is adjusted for comparison with the current reporting period's data considering any adjustments from structural changes or material changes to the emission factors.
Source	The Group's environmental system.

Operational emissions continued

Operational carbon emissions – relative	
Definition	Relative CO_2e data is the comparison using the year reported and the adjusted data for the previous year encompassing structural changes, and material changes to emission factors that have occurred.
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'.
Units	Tonnes CO_2e (tCO_2e).
Calculation and reporting method	Data on Scope 1, 2 and 3 operational emissions are calculated based on the method highlighted in the metric description provided in the operational emissions summary of this report. The previous years' data is adjusted for comparison with the current reporting period's data considering any adjustments from structural changes or material changes to the emission factors.
Source	The Group's environmental system.

Water consumption	
Definition	The total amount of water supplier or consumed in all the buildings of our operations.
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'.
Units	Cubic metre (m^3).
Calculation and reporting method	Water is measured or converted into m^3. We report data where it is reported to Aviva Group by businesses. Where actual data from meter readings and invoices is not available, but we are able to estimate or extrapolate data with a high level of confidence, we will do so. This extrapolation will be done on a per m^2 floor space basis. This extrapolation may occur within a market where partial data is available, or where there is no data available from a market with similar characteristics to the one in question.
Source	The Group's environmental system.

Waste generated (tonnes)	
Definition	Total amount of operational waste generated from our operations.
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'.
Units	Tonnes.
Calculation and reporting method	Waste data is collected from 10 different office-based waste streams. Where we are able to segregate waste and recycle it, we do so. We report data where it is reported to Aviva Group by businesses. We measure waste to the nearest rounded up tonne. Most of our waste figures are extrapolated from available invoices or estimated from data within the business. For reporting purposes, we class any waste that is not sent to landfill as recycled. We classify recycled as waste, which is reused, recycled, processed through anaerobic digestion, or waste to energy. Waste from solus accident repair centres is not included in this data. We believe from suppliers' information that the majority of Solus' waste is recycled.
Source	The Group's environmental system.

Operational emissions continued

Waste to landfill (tonnes)	
Definition	Total amount of waste sent to landfill for waste disposal and which is not recycled or incinerated for energy.
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'.
Units	Tonnes.
Calculation and reporting method	The data on Waste to landfill is provided by our service partners in the UK and Ireland, and by landlords in other locations. Waste from Solus accident repair centres is not included in this data as we cannot accurately report on suppliers segregate waste from other companies.
Source	The Group's environmental system.

Paper used (tonnes)	
Definition	Total quantity of paper purchased and consumed in our operations.
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'.
Units	Tonnes.
Calculation and reporting method	For our operations paper is purchased including Forest Stewardship Council (FSC) accredited, or with some recycled content from suppliers. Data on quantity is sourced from supplier invoices.
Source	The Group's environmental system.

Electricity used from renewable sources (%)	
Definition	Measures energy used from renewable sources.
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'.
Units	Percentage.
Calculation and reporting method	Renewable energy is energy that is collected from renewable resources, which are naturally replenished on a human timescale, such as sunlight, wind, rain, tides, waves, and geothermal heat. Our priority is to purchase renewable electricity from certified sources, but where this is not possible, we purchase energy certificates matching consumption from renewable generations (i.e. wind, solar, hydro). Percentage of electricity consumed from renewable sources with respect to the entire electricity demand. Total renewable and solar used energy is divided by total electricity used.
Source	The Group's environmental system.

Operational emissions continued

Amount of renewable energy generated MWh	
Definition	The total amount of energy generated on-site through renewable energy sources.
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'.
Units	MWh.
Calculation and reporting method	Solar energy is the primary source of renewable energy generation in our operations. Data on renewable electricity generation is sourced by the Group Property team from the solar generation portal that receives data directly from the installed panels.
Source	The Group's environmental system.

Total energy consumption	
Definition	The total amount of energy consumed in our operations through renewable and non-renewable energy sources.
Scope	This is reported for the period 1 January – 31 December. We include emissions from Group entities over which we have operational control as outlined in the section 'Operational emissions: Overview'.
Units	Tonnes CO_2e (tCO_2e).
Calculation and reporting method	Energy consumption is the total of: • Renewable electricity consumption; • Grid average electricity consumption; • On-site renewable electricity production e.g. solar PV; and • Natural gas consumption; municipal cooling; municipal steam-heating. Total electricity consumption is calculated as sum of total quantity of electricity generated/consumed from renewable and non-renewable sources.
Source	The Group's environmental system.

Climate-related financial disclosures

Financed emissions	
Definition	Our financed emissions metric covers the greenhouse gas emissions which Aviva finance through its investments under Scope 3 Category 15 of the GHG Protocol.
Scope	The emissions are based on the latest available reported data (and estimated data if no reported emissions are available) for a single calendar year. Lifetime emissions and avoided emissions are not currently included. Only Scope 1 and 2 emissions of the investee companies are measured. Scope 3 emissions will be reported once it is of sufficient quality. The emissions are based on the latest available reported data or estimated data (if we are not able to obtain reported data) in respect of Aviva plc and its subsidiaries, associates and joint ventures based on the Group's holding. For purposes of the sovereign emissions these cover only production emissions (for domestic consumption and export) and consumption emissions (domestically produced and imports) are not currently measured. Financed emissions for our shareholder, with-profit and policyholder funds are calculated currently for the following asset classes: a. Credit (corporate bonds); b. Equities; and c. Sovereigns (including sovereign bonds and government loans) - covered as part of monitoring of sovereign holdings below.
Units	Greenhouse gas emissions are measured in tonnes CO_2 equivalent (tCO_2e). In addition, the carbon intensity calculations is as follows: a. Economic carbon intensity (ECI): Attributed (finance) absolute greenhouse gas emissions (tCO_2e) divided by Aviva's in-scope assets in USD millions. b. Weighted average carbon intensity (WACI) revenue: Weighted average of investee company carbon intensity by revenue, i.e. greenhouse gas emissions (tCO_2e) divided by revenue of investee company in USD millions, where the weight reflects investment weight in the portfolio. c. Sovereign production emissions intensity: Refer to monitoring of sovereign holdings metric below.

Climate-related financial disclosures continued

Financed emissions continued	
Calculation and reporting method	The calculation methods used to calculate financed emissions are based on the 2nd edition of the Global GHG Accounting and Reporting Standard for the Financial Industry published by the Partnership for Carbon Accounting Financials (PCAF) on 19 December 2022. The sovereign financed emission methodology is covered by the monitoring of sovereign holdings metric below. The metric covers 2 different measurement bases: a. Absolute emissions which measure the financed emissions for Aviva in metric tonnes (tCO_2e). When combined with operational GHG emissions, this provides an indication of the current measurable emissions for Aviva. The financed emissions are attributed by taking the outstanding amount (whether market value or loaned amount) in the investee entity as a portion of the total value of the entity or asset. In the case of a company this is the Enterprise Value including Cash (EVIC) if listed. We use Purchasing Power Parity adjusted Gross Domestic Product (PPP adjusted GDP) to attribute Sovereign emissions. b. Economic carbon intensity which provides an overall intensity amount for the in-scope asset classes using their market or book value (depending on the asset type). c. Intensity using the most relevant intensity measurement basis (e.g, companies using a weighted average revenue-based emission intensity). d. Emissions for Sovereigns in both absolute and economic intensity are shown separately given the inherent double counting of these emissions (as the country wide GHG emissions would include company emissions). e. Financed emissions only covers certain asset classes, for which calculation methodologies exist externally and emissions data is available and meet our required quality thresholds as outlined further above. Our approach to measuring emissions is to use the highest quality data in line with the PCAF standard - as part of the disclosure we provide a breakdown of the PCAF data quality score.
Source	The metric is based on both asset data which is collected from internal Aviva systems and emissions data which is collected from various sources which are outlined in more detail below. The reported emission data includes the following sources: • MSCI[1] for Credit and Equities. MSCI base the data on corporate sources (such as Annual reports, Corporate Social Responsibility reports and company websites), CDP (formerly Carbon Disclosure Project) as well as Government databases (when data is not available through direct corporate disclosures). See below for the sources used for estimated emissions: • MSCI[1] estimates for credit and equities. These are based on company sector listed company emissions only.

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Climate-related financial disclosures continued

Monitoring of sovereign holdings	
Definition	This metric covers our sovereign or government exposures and determines the ND-GAIN country index (physical risk) and sovereign emission intensity scores for those sovereigns (transition risk).
Scope	This metric covers sovereign loans and is limited to sovereign production emissions.
Units	ND-GAIN country index: measured on an index between 0 and 100, with 0 being the lowest score and 100 being the highest score. Sovereign Production Emissions: measured in tonnes CO_2 equivalent (tCO_2e). Sovereign Production Emissions Intensity: at asset level, greenhouse gas emissions (tCO_2e) divided by purchasing power parity (PPP) adjusted gross domestic product (GDP) in USD millions and at portfolio level, weighted average of sovereign production emissions intensity.
Calculation and reporting method	The sovereign emission intensity is based on the sovereign bond methodology published by Partnership for Carbon Accounting Financials, December 2022. See the financed emission section above for further details. The University of Notre Dame's Adaptation Initiative (ND-GAIN) country index measures a country's vulnerability and readiness to climate change. Our sovereign holdings with an ND-GAIN country index score below 50 are also measured - these are countries that are highly or moderately vulnerable to climate change. We plot the sovereign intensity and ND-GAIN country index for our most significant sovereign exposures. An overall sovereign absolute emission and intensity metric is also provided for the entire sovereign portfolio.
Source	The metric is based on both sovereign exposure data which is collected from internal Aviva systems and the following external sources: • University of Notre Dame (ND-GAIN country index measure); • World Bank (PPP Adjusted GDP); and • PRIMAP-hist[1] (Production GHG emissions).

1. PRIMAP historical emissions dataset (PRIMAP-hist), is a dataset which combines UNFCCC inventory data with several other published datasets to create a comprehensive set of greenhouse gas emission pathways

Climate-related financial disclosures continued

Investment in sustainable assets	
Definition	Our investment in sustainable assets is made up of four sub-categories: green assets, sustainability assets, social bonds and transition and climate-related funds. See the table below for more detail on the sustainable asset definition.
Scope	The investment in sustainable assets covers shareholder, participating/with-profit and policyholder funds. The scope does not include assets in external mandates which are managed by Aviva Investors.
Units	GBP (£) in billions.
Calculation and reporting method	The investment in sustainable assets is presented at the end of the reporting period and presents assets which are recognised on the IFRS consolidated statement of financial position which meet the sustainable asset definition. The main categories of assets include infrastructure and real estate assets (both direct and debt) as well as listed bonds and loans. In addition, the underlying assets under management (AUM) of funds which fall within the definition are also included. The investment amount is based on the origination value of investments recognised in the period to 31 December 2022 (with a comparative at 31 December 2021). Where origination value is not available, market values are used. To the extent market values are used they will include any movement in the market value in the period and as well as the impact of disposals/drawdowns. All sustainable assets excluding bonds and real estate are valued on an origination basis, bonds are valued on a market value basis. The comparative period amount has been prepared on a like-for-like basis with the current year based on the sustainable asset definition table further below.
Source	The metric is based on asset data collected from internal Aviva systems. In respect of bonds, data from the Climate Bonds Initiative (CBI) is used to determine whether the bonds are green, social or sustainability (including sustainability-linked) assets. In respect of real assets (direct and debt), the respective CBI methodologies for green bond screening, and social and sustainability bond screening will be used to determine if the assets are green, social or sustainability assets.

Climate-related financial disclosures continued

Sustainable asset definition - split by asset class:

Asset class	Green assets	Sustainability assets	Social bonds	Transition and climate-related funds
Infrastructure assets (direct and debt)	Energy, Transport, Water (including nature-related solutions), Waste, Land Use categories identified as eligible under CBI green bond database methodology (2022) – this includes green energy such as solar electricity, offshore and onshore wind.	Non-electrified passenger rail and ICE-powered urban public transport.		
Real estate (direct and debt)	Categories defined as eligible under CBI green bond database methodology (2022). This category includes properties with EPC ratings of A and above as well as BREEAM of excellent and outstanding.			
Bonds and loans	In CBI green bond database and benefits from an external review[3].	Tagged sustainability in CBI social and sustainability bond database (which includes sustainability and sustainability-linked bonds) and benefits from an external review[3]. Sustainability linked loans which meet the Sustainability-Linked Loan Principles (SLLP) from the Loan Market Association (LMA) and benefits from an external review[3].	Tagged social in CBI social and sustainability bond database and benefits from an external review[3].	
Funds				Climate transition funds[1]. Social transition fund. Natural capital transition fund. Climate/decarbonisation venture capital funds[2].

1. Climate transition funds include only Climate Transition European Equity Fund (CTEF), Climate Transition Global Equity Fund (CTGE), Climate Transition Global Credit Fund (CTGC) and Climate Transition Real Assets Fund (CTRA)
2. This includes the Clean Growth Fund (CGF), EIP Deep Decarbonization Frontier Fund LLP and Environmental Technologies Fund (ETF). These funds are not managed by Aviva Investors and hence we only recognise our direct investment.
3. An external review is an assessment carried out by an independent third party and includes third party assurance, second party opinions (SPOs), verification under the Climate Bonds certification and bond ratings by a rating agency. This assessment will consider the green, social or sustainability credentials of the issuance against an internationally recognised framework (such as the Green Bond Principles).

Climate-related financial disclosures continued

Weather-related losses	
Definition	Aviva's physical risk is measured through the weather-related loss metric. The impact of weather on our Combined Operating Ratio (COR) as well as the actual weather losses impact versus expected losses is calculated. COR is a financial measure of General Insurance (GI) underwriting profitability calculated as total underwriting costs (including claims) in our GI entities expressed as a percentage of net earned premiums. A COR below 100% indicates profitable underwriting. Weather events in the following business units are classed as catastrophe (CAT) events: • UK: flood, wind and storm surge, earthquakes and freeze; • Ireland: flood, wind and storm surge, flood and freeze; and • Canada: flood, windstorm, hail and wildfire.
Scope	This metric is only applicable to the General Insurance (GI) businesses in UK, Ireland and Canada. Weather-related losses in UK and Ireland include both attritional and CAT weather-related claims, while weather-related losses in Canada only considers CAT claims.
Units	Actual weather-related losses versus expected losses: percentage (%) Weather impact on Aviva's Combined Operating Ratio (COR): percentage (%)
Calculation and reporting method	The expectation for weather-related losses is based on the long-term average (LTA). The LTA takes into account the volume of business written and the reinsurance structure in place during the relevant accident year. Actual weather-related losses are based on paid, reported and incurred but not reported (IBNR) weather-related claims for the relevant accident year. The weather losses, both actual and expected, are presented net of the reinsurance programmes in place.
Source	The metric is based on actual and forecast claims and reinsurance data obtained from the financial consolidation system.

Climate-related financial disclosures continued

Temperature alignment	
Definition	The temperature alignment metric assesses Aviva's temperature alignment with the Paris Agreement target of limiting global warming to well below 2°C, preferably to 1.5°C above pre-industrial levels, in respect of our investments. Implied Temperature Rise (ITR), Portfolio Warming Potential (PWP) and internal analysis are used to calculate an overall temperature alignment score.
Scope	Temperature alignment is calculated for the following asset classes: • ITR: companies (credit and equities); • PWP: direct real estate only; and • Internal analysis: sovereigns and green infrastructure (only infrastructure debt (or direct investments) classified within the green asset sub-category per the sustainable asset metric).
Units	Degrees Celsius (°C).
Calculation and reporting method	The metric is calculated based on the following inputs: • ITR: This measure is used for our equities, corporate bonds and loans. ITR takes into account the investee companies' current emissions and reported emissions reduction targets, projecting an absolute emissions timeseries for each company until 2070 for Scopes 1, 2 and 3 emissions. The ITR measure has been used instead of the previously reported portfolio warming potential, as it is more closely aligned to the TCFD consultation recommendations specifically set out by the portfolio alignment team in their paper 'Measuring Portfolio Alignment'. This is based on the methodology published by MSCI in September 2022. • PWP: This measure is used only for our real estate portfolio. MSCI calculates the warming potential for a real estate property by assessing the property's carbon intensity against a warming curve valid for the property type and country in which the property is located it. ITR will be used instead of warming potential for real estate once the methodology is released, which is expected in during 2023. • Internal analysis: The temperature alignment score for our Sovereign exposure is based on an analysis of individual governments' actions and how they compare against the Paris Agreement target, taking into account independent analysis conducted by organisations such as Climate Action Tracker. A temperature score is applied to green infrastructure based on internal analysis. • All the above inputs are then aggregated based on proportional weighting in the overall portfolio to determine an overall temperature alignment score in degrees Celsius.
Source	The metric is based on asset data which is collected from internal Aviva systems as well as ITR and PWP data provided by MSCI[1]. In addition, data extracted from the Climate Action Tracker website is used to calculate the temperature alignment score for our sovereign exposure. The market benchmark data is based on MSCI All Country World Index (ACWI) Investable Market Index (IMI).

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Climate-related financial disclosures continued

Climate Value at Risk (Climate VaR)	
Definition	Aviva has developed a Climate VaR measure which enables assessment of the financial impacts of future climate-related risk and opportunities. The metric has been developed through an inter-disciplinary team which was created with representation from across the business. An expert panel reviews and challenges the main assumptions made in the selection, development and modelling of the financial impacts across scenarios.
Scope	Climate VaR is calculated for the following asset classes: • Equities; • Listed corporate bonds and private company debt; • Sovereigns; • Real estate (direct and commercial real estate mortgages); • Equity release mortgages and infrastructure; and • Insurance liabilities (both general insurance and life insurance) are also covered in the Climate VaR metric.
Units	The results of the outputs are only disclosed qualitatively at present given its current limitations which include scope and data availability as well as uncertainty associated with some of the underlying assumptions.
Calculation and reporting method	The Intergovernmental Panel on Climate Change (IPCC) Sixth Assessment Report (AR6) provides an overview of the state of knowledge concerning the science of climate change. The Climate VaR assesses the potential business impacts of future climate-related risks and opportunities under four different IPCC scenarios. These have been mapped to specific likely temperature rises by 2100, as shown below: • SSP1-1.9 – mapped to a 1.5°C temperature rise (aggressive mitigation); • SSP1-2.6 – mapped to a 2°C temperature rise (strong mitigation); • SSP2-4.5 – mapped to a 3°C temperature rise (some mitigation); and • SSP3-7.0 – mapped to a 4°C temperature rise (no further mitigation). In addition, the above scenarios are aggregated to determine the overall impact across all scenarios. This is done by assigning relative likelihoods to each scenario. For each temperature scenario, a distribution of £ impacts is produced encompassing the in-scope year-end portfolio instruments and products, covering climate-related physical risk, transition risk and transition opportunities. A selection of percentiles from these distributions is ultimately output: the 5th, central estimate, and 95th percentiles.
Source	The metric is based on both asset and insurance liability data which is collected from internal Aviva systems as well as Climate VaR proportional impacts calculated and provided by MSCI[1] for bonds, equities, and real estate holdings. Data from the Cambridge Institute of Sustainable Leadership's (CISL) ClimateWise Transition Risk Framework is used to model transition risk exposures for infrastructure assets. Data from the University of Cambridge Bennett Institute for Public Policy[2] is used to model the physical risk exposures for sovereigns. We also leverage our existing catastrophe modelling capability to model the physical risk exposures for general insurance liabilities.

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2. **https://www.bennettinstitute.cam.ac.uk/wp-content/uploads/2020/12/Rising_Climate_Falling_Ratings_Working_Paper.pdf**

Responsible investment

Number of propositions that aim to support greener outcomes	
Definition	Number of propositions products and services developed across any of our business lines that: • Facilitate a technology, development or market that benefits the environment and/or mitigates Climate Action impacts for our customers; and • Focus on resource protection and environmentally responsible behaviour, reduce environmental risks for clients via managing, addressing and/or advising on, for example climate and regulation risks/ opportunities.
Scope	Number of propositions that aim to support greener outcomes for the period 1 January – 31 December. These are products and services across any business line that have specific features that: • Support the mitigation of Climate Action e.g. reducing an individuals carbon footprint or the transition to a low carbon economy; • Support the reduction of negative environmental impacts (e.g. biodiversity loss) or positive actions to restore environments; • Support adaptation to the impacts of Climate Action to reduce risk; • Promote resource protection and environmentally responsible behaviour; • Support wider green activity/impacts (e.g. supporting new technologies or initiatives that help address environmental issues, increasing the scope of cover or choices in the market for green activity); and • Reduce environmental risks for clients via managing, addressing and/or advising on, for example climate and regulation risks/opportunities.
Units	Number.
Calculation and reporting method	Total number of products and services across any business line that have the specific features as outlined in the scope are included within the calculation, subject to meeting the following criteria: • A product must have active customers and/or be on sale to new customers; • A service must be in use by existing customers and/or available to new customers; • A product or service is only counted once within an Aviva business even if available across a number of business lines (e.g. a feature within our sustainable claims approach, if offered as a service across multiple home or motor products, is only to be counted once); and • The product or service feature must make, or be capable of making, a more than incidental contribution to Climate Action and wider environmental risk mitigation, adaptation or restoration where the scope and outcomes are, or could, be measured and disclosed.
Source	The information is provided by product owners in Aviva's businesses based on the number of applicable green propositions from their product suites. Data is collated by the Group sustainability team from all product owners. The data captured includes all products and propositions in the product suite within each business in scope and which complies with the clear definition of green propositions provided.

Community investment

Amount invested in UK infrastructure and real estate	
Definition	Cumulative amount invested in UK infrastructure and real estate. This is in line with our goal to invest £10bn in UK infrastructure and real estate by 2023.
Scope	This calculation is based on the cumulative £ amount of UK infrastructure and real estate deals completed by Aviva Investors on behalf of UK Life (UKL) and external clients via both discretionary and non-discretionary mandates for the period 1 October 2020 to the end of each reporting period. Real estate investments primarily include: • UK commercial property invested into by the Aviva Investors real assets (AIRA) real estate equity pooled fund range and joint ventures with external third parties; and • Real estate debt deals (lending collateralised by UK commercial property) completed on behalf of UKL and external segregated mandates. UK infrastructure primarily includes: • Equity investments in electric vehicle (EV) charging, renewable energy and fibre through our infrastructure and multi asset funds; • Infrastructure debt deals such as funding for airports, toll roads, schools and rolling stock (i.e. investment in railway) completed on behalf of UKL and external segregated mandates; and • Equity investments into natural capital such as forestry by the UK climate transition fund. The scope of this calculation excludes any deals outside the UK and private corporate debt deals.
Units	Sterling £.
Calculation and reporting method	Calculates the cumulative number since 1 October 2020 which is a summation of the deal origination value (total committed investment) of all the individual deals in scope.
Source	Data on amounts invested is continuously tracked through investment management systems alongside deal specific agreements.

Community investment continued

Community investment	
Definition	The gross monetary amount from Aviva Group in support of community organisations/projects/cause, including: • Voluntary activities, beyond our core business activities and our legal obligations, that contribute to the economic, social and environmental sustainability of our communities; and • All charitable spend, management costs, value of gifts in kind and the cost of volunteering in alignment with the Business for societal impact (B4SI). B4SI benchmark is a framework used by corporates to calculate their community investment spending.
Scope	This calculation is based on a sum of the gross monetary amount invested to support community organisations, projects or cause in Aviva Group's businesses for the period 1 January – 31 December. The scope includes all charitable spend, management costs, value of gifts in kind and the cost of volunteering in alignment with the B4SI global standard for measuring and managing a company's social impact (**https://b4si.net/framework/community-investment**). **Friends Life** In 2004, Friends Life made a £20 million donation to the Friends Provident Foundation which has been gradually recognised within the Sustainability KPIs over time. We have continued to adopt this treatment, and therefore will report an amount of £1.1 million per annum reflecting the unwinding of this donation from 2015 until 2022. **Carbon Sequestration Fund** In 2021 Aviva created a Carbon Sequestration Fund, held within the Charities Trust (Charity Registration No: 327489). Donations to this fund are counted in the year they are made even though the dispersal of funds to carbon sequestration projects will happen over time.
Units	Sterling £.
Calculation and reporting method	The total community investment number reported, is the combined market price under the different types of costs detailed below by each market. **Cash donations** • Cash donations are funds Aviva Group's markets have spent agreed budgets on to support the delivery of community programmes and/or donations to charity. To calculate cash donations, the applicable cash donation data is collected and added together by each market and submitted to Group. The numbers are then added together to achieve one total number for cash donations which forms part of the CI reported number. **In-Kind Giving** • The training, recruitment resources and premises costs are valued at cost to the company from the services shared or donated, not the market value the beneficiary would have had to pay in the open market. **Colleague time** • To calculate the value of employee volunteering to a monetary value, the average Group colleague hourly rate is multiplied by the number of volunteering hours. **Management Costs** • Management costs are the activities undertaken by colleagues that are required to deliver the programmes and the communications associated to raise awareness. • Costs are based on the programme resources required for operating programmes, the average annual salary and staff costs including pensions and employer national insurance. • Only the proportion of costs (i.e., salaries, overheads, expenses) relating to the time spent managing the program, if management of the program/activity is only part of a person's job, is counted.
Source	Data is sourced by Group sustainability team from various Group and business data collection templates, the global HR system of record, procurement and finance systems.

Community investment continued

Amount our people gave or fundraised	
Definition	The amount employees in Aviva's businesses (UK, Ireland and Canada) donated as part of fundraising or payroll giving.
Scope	This calculation is based on fundraising donations, payroll and Aviva matching for the period 1 January to 31 December.
Units	Sterling £.
Calculation and reporting method	The amount Aviva employees donated as part of fundraising or giving through payroll, as measured by the fundraising reported within our Aviva matching process and payroll giving.
Source	Information from global HR system of records is provided to our external service providers, who make payments to charities on Aviva's behalf. Data is collected from external service providers (Charities Trust for UK, Aviva Investors and Ireland, and Benevity for Canada) which is reviewed and consolidated by the Group sustainability team.

% of Group adjusted operating profit invested in communities (average per year 2020-2025)	
Definition	% of Group adjusted operating profit invested in communities (average per year 2020 to reporting end). This is in line with our goal to invest in our communities 2% of our Group adjusted operating profit (average per year 2020 to 2025).
Scope	This calculation is based on Group adjusted operating profit and amount invested in communities in Aviva Group's businesses for the period 1 January 2020 - 31 December 2025.
Units	Percentage.
Calculation and reporting method	Total Community Investment (CI) spend is divided by Group adjusted operating profit. The average percentage is calculated for the number of reporting years from 2020 to end of current reporting period.
Source	Data is sourced by Group Sustainability team from various Group and business data collection templates, the global HR system of record, procurement and finance systems.

Number of employee hours spent volunteering	
Definition	Total number of hours employees in Aviva's businesses (UK, Ireland and Canada) have spent volunteering for the period 1 January to 31 December. This is in line with our goal to double our volunteering hours per employee and invest 300,000 volunteering hours by 2025.
Scope	This calculation is based on number of hours employees in Aviva's businesses (UK, Ireland, Canada) spent volunteering for the period 1 January to 31 December. This excludes contractors. This includes both volunteering in company time as well as outside company time where this has been facilitated by Aviva.
Units	Number (hours).
Calculation and reporting method	The number of actual employee hours spent volunteering.
Source	Data is sourced from various Group and business data collection templates and extract(s) from the Global HR system of record.

Community investment continued

% of UK adult population saving or retiring with Aviva	
Definition	Percentage of UK adult population who have an Aviva Life, savings policy or an Aviva Investment policy in the UK. This is in line with our goal of at least 13% of the population having an investment policy or savings policy with Aviva in the UK.
Scope	This calculation is based on the number of UK Life customer policies at 31 December. UK Life customers with addresses outside the UK are excluded from this calculation.
Units	Percentage.
Calculation and reporting method	Total number of Aviva UK Life customers with Life Saving and Investment policies is divided by Total number of UK adult population. Our saving and investment options include: • Aviva saving accounts; • Self-invested personal pension (SIPP); • Aviva stocks and shares ISA; • Aviva investment accounts; and • Workplace. The number of customers is de-duplicated, i.e. if a customer has a Wealth product and an annuity they are only counted once.
Source	Customer numbers data is sourced from the Group's customer system, consistent with the Group's number of customer metrics. UK adult population data is sourced from ONS National population projection (**https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationprojections**)

Resilience

Estimated number of people made more resilient	
Definition	Estimated number of people supported by Aviva in becoming more resilient. This includes people we have helped with climate resilience (e.g. flood resilience), financial resilience or with their health, wellbeing and inclusion. We define resilience beneficiaries as "Individuals and businesses that can better anticipate, prepare for, protect and recover from changes and shocks as a result of Aviva's actions": • Climate resilience is defined as 'Help our customers (including small and medium-sized enterprises (SME) and individuals) and communities protect against the impacts of climate change through partnerships, campaigns, products and services; • Financial resilience is defined as 'Help our customers and communities to financially prepare for the future and protect against financial shocks through products, services and campaigns'; and • Health and wellbeing resilience is defined as 'Help our customers and communities be healthier, more diverse, more inclusive and better placed to bounce back from crisis'. This is in line with our goal to support 10 million people becoming more resilient in Aviva businesses (UK, Ireland and Canada) by 2025 (climate reliance, financial resilience, health and wellbeing).
Scope	Estimated number of people we have helped with climate resilience (e.g. flood resilience), financial resilience or with their health, wellbeing and inclusion.
Units	Number.
Calculation and reporting method	The calculation is the total number of direct and indirect beneficiaries where Aviva money has funded the community project or initiative.
Source	Information is sourced from our community partners and reflects the benefits provided to the wider community through our partnerships.

Resilience continued

Number of propositions that aim to support financial inclusion	
Definition	Products and services across any business line that have specific features that: • Support new or continued access to financial services for low income or financially vulnerable groups. • Focus on accessibility for under-served groups and geographies who face other non-economic barriers to inclusion (gender, ethnicity, religion, disability etc.). • Significantly increase the scope of unique cover available to customers in the market, therefore reducing financial risks for these customers. • Increase the accessibility of financial services for customers via wider activity/impacts e.g. supporting new technologies or initiatives that help customers with financial inclusion.
Scope	Number of propositions that aim to support greener outcomes for the period 1 January to 31 December. These are products and services across any business line that have specific features that: • Support new or continued access to financial services for low income or financially vulnerable groups. • Focus on accessibility for under-served groups and geographies who face other non-economic barriers to inclusion (gender, ethnicity, religion, disability etc.). • Increase the scope of cover available to customers in the market, therefore reducing financial risks for these customers. • Increase the accessibility of financial services for customers via wider activity/impacts e.g. supporting new technologies or initiatives that help customers with financial inclusion. • Initiatives that help customers address the impact of COVID-19 including accessing the financial services we offer.
Units	Number.
Calculation and reporting method	Total number of products and services across any business line that have the specific features as outlined in the scope are included within the calculation, subject to meeting the following criteria: • A product must have active customers and/or be on sale to new customers. • A service must be in use by existing customers and/or available to new customers. • A product or service is only counted once within an Aviva market even if available across a number of business lines. • The product or service feature must make, or be capable of making, a more than incidental contribution to financial inclusion. • The financial inclusion product or service outcomes are, or could be, measured and disclosed.
Source	Data is sourced by Group sustainability team from various Group and business data collection templates.

Customer

Relationship Net Promoter Score (RNPS) gap to competitor	
Definition	Measure of customer advocacy which quantifies the likelihood of a customer recommending Aviva in the Group's businesses (UK, Ireland and Canada).
Scope	Survey based and includes a representative sample of our customer base). Fieldwork undertaken in Q2 and Q3 2022.
Units	Number.
Calculation and reporting method	RNPS calculated for Aviva and a grouped RNPS score across competitors. Difference between the Aviva RNPS score and competitors is the gap to competitor.
Source	Data is sourced from a NPS study commissioned with an external provider.

Relationship net promoter score (RNPS)	
Definition	Measure of customer advocacy which quantifies the likelihood of a customer recommending Aviva in the Group's businesses (UK, Ireland and Canada).
Scope	Survey based and includes a representative sample of our customer base. Fieldwork undertaken in Q2 and Q3 2022.
Units	Number.
Calculation and reporting method	NPS is the difference between the percentage of customers who are our promoters (i.e. advocates who would recommend Aviva to friends and colleagues) and those who are our detractors (i.e. customers who would not recommend Aviva or would even speak out against Aviva). NPS is measured on a score from 0-10 with Detractors (0-6), Passive (7-8) and Promoters (9-10). It includes a representative sample of the customer base. Weightings are applied to ensure the score is representative. The survey is conducted by an external research provider, who calculates the outcomes reported externally. The survey is sent to a sample of customers who have a relationship with Aviva through a live policy.
Source	Data is sourced from a NPS study commissioned with an external provider.

Customer continued

Transactional net promoter score (TNPS)	
Definition	Measure of customer advocacy which quantifies the likelihood of a customer recommending Aviva following a recent transaction/interaction in the Group's businesses (UK, Ireland and Canada).
Scope	Survey based and includes a representative sample of our direct customer base following a recent transaction in the period 1 January to 31 December. The survey participants are engaged depending on the type of customer transaction: • General Insurance - survey via email 24 hours following transaction completion; and • Life Insurance - via telephone survey completed 2-3 days following transaction completion. Commercial customers are not included.
Units	Number.
Calculation and reporting method	The metric is derived from responses to customer surveys issued after their interaction with Aviva. NPS is the difference between the percentage of customers who are our promoters (i.e. advocates who would recommend Aviva to friends and colleagues) and those who are our detractors (i.e. customers who would not recommend Aviva or would even speak out against Aviva). Measured on a scale from 0-10, NPS is calculated by subtracting detractors (scores 0 – 6) from promoters (scores 9 – 10). It includes a representative sample of the customer base (including direct and intermediated customers). The survey is conducted and analysed by an external research provider, who calculates the outcomes reported externally. The scale used is as for RNPS®, above. The survey is sent to a sample of customers across a number of interactions. Weightings are applied to ensure the score is representative.
Source	Data is sourced from a NPS study commissioned with an external provider.

Number of customers	
Definition	Total number of Aviva customers in the Group’s businesses (UK, Ireland and Canada).
Scope	This calculation is based on Aviva customers data at 31 December.
Units	Number (customer count).
Calculation and reporting method	Count of the total number of Aviva customers with a policy holder role (both main and joint) on at least 1 active product.
Source	Data is sourced from customer/marketing database.

Customer continued

Multi-product holding customers	
Definition	Number of UK customers who hold more than one product with the Aviva Group (I.e. all brands). Includes Aviva Investors. Excludes Wealthify, Succession Wealth and other UK businesses. Aviva Zero is also excluded this year, work underway to include from 2023 onwards.
Scope	This calculation is based on Aviva UK life, UK General Insurance and Aviva Investors customer base at 31 December.
Units	Number (Customer count).
Calculation and reporting method	Total number of Aviva UK life and UK General Insurance customers holding more than one product with Aviva Group. Multi product holding customers are defined as: • Customers with more than one account of the same type of product; • Customers holding different types of Aviva products including more than 1 life assured on a policy; more than 1 vehicle insured on a motor insurance policy; and • Customers with CIC add-on to a protection policy. The following categories are out of scope for this calculation: • Customers who are counted due to having two policies for the same product set up on the same day.
Source	Data is sourced from customer/marketing database.

Number of customer complaints per 1,000 policies in force (UK) Life/GI/Health	
Definition	The number of regulated UK customer complaints per 1,000 policies in force.
Scope	The calculation is based on regulated UK customer complaints that met the Financial Conduct Authority (FCA) complaint definition for each half year period 1 January to 30 June, and 1 July to 31 December. Combined figure across first half and second half of the year produced to give the average half yearly figure reported to the FCA covering 1 January – 31 December.
Units	Number.
Calculation and reporting method	The total number of regulated customer complaints is divided by the number of policies in force and multiplied by 1,000 to generate the metric.
Source	Data is sourced from Aviva complaints management system and submissions from a number of external providers. The number of policies in force is extracted from policy administration systems. In the case of motor/home products, the metric is based on vehicles or dwellings (respectively) in force, as opposed to policies.

Customer continued

% of complaints resolved in 8 weeks - UK Life/GI/Health	
Definition	The percentage of UK regulated complaints resolved within 8 calendar weeks.
Scope	The calculation is based on regulated UK customer complaints that met the FCA complaint definition for each half year period: 1 January to 30 June, and 1 July to 31 December. Combined figure across the first half and second half of the year produced to give a full year (1 January – 31 December) figure. Complaint is defined per FCA definition as follows: • Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, claims management service or a redress determination, which: – Alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and – Relates to an activity of that respondent, or of any other respondent with whom that respondent has some connection in marketing or providing financial services or products or claims management services, which comes under the jurisdiction of the Financial Ombudsman Service.
Units	Percentage.
Calculation and reporting method	Total number of complaints resolved within eight calendar weeks from the date of receipt, is divided by the total number of complaints received.
Source	Data is sourced from Aviva complaints management system and submissions from a number of external providers.

Business ethics including whistleblower programmes

% of employees who have read, understood and accepted the business ethics code	
Definition	Percentage of Group's employees who have read, understood and accepted Aviva business ethics code. Aviva business ethics code can be found at: **https://www.aviva.com/sustainability/reporting**
Scope	The reported figure is based on the actual number of Group's employees signing up to Aviva business ethics code over the period 1 January to 31 December. All Group employees are required to sign up to the code, except for: • Employees on parental leave; • Long term sickness (4 weeks); and • Temporary staff and contractors who are due to be working for Aviva for less than three months.
Units	Percentage.
Calculation and reporting method	Number of employees who have taken the business ethics learning module and, read and understood the business ethics code is divided by the total number of employees.
Source	Data is sourced from various Group and business data collection templates based on learning records in businesses or local processes where businesses do not use the global HR system of record. This information is collated and reviewed by the Group Sustainability team.

Number of whistleblowing reports received	
Definition	The total number of whistleblowing reports made to our 'speak up' team in our businesses (UK, Ireland, Canada) and India.
Scope	This is reported for the period 1 January to 31 December for Aviva's businesses (UK, Ireland, Canada) and India.
Units	Number.
Calculation and reporting method	The total number of reports made to our 'speak up' team is subcategorised based on: • Number of 'speak up' reports by alleged breach of the BCoE; • Number of qualifying reports under the definition in the public interest disclosure act (PIDA); and • Number of reports substantiated. The numbers are further broken down into the categories outlined in Aviva's business ethics code available at: https://www.aviva.co.uk/services/about-our-business/about-us/business-ethics-code.
Source	Data is sourced from the case management and reporting tool and Aviva's 'speak up' whistleblowing service.

Sustainability governance

Corporate income tax paid	
Definition	Group's corporate income tax paid for the reported period.
Scope	Group's corporation income tax paid for the period 1 January to 31 December.
Units	Sterling £.
Calculation and reporting method	Corporate income tax paid as calculated and disclosed within Aviva Group Annual Report and Accounts.
Source	Data is sourced from the financial consolidation system.

Sustainability governance continued

% of employees who have completed essential learning training	
Definition	Essential Learning is our annual mandatory training that ensures all employees keep their knowledge of key working practises up to date. It contains 11 modules including a 'Business Ethics code' attestation for colleagues to confirm they will act in accordance with Aviva's conduct rules. We are required to report annual completion to the regulator. The modules are: • Good Customer Outcomes; • Brand / Business Ethics code; • Operational Resilience; • Corporate Security; • Financial Crime; • Health and Safety / Wellbeing; • Managing Data; • Managing Risk; • Market Abuse and Competition Law; • Staying Safe online; and • Climate change. Percentage of Aviva employees across our businesses (UK, Ireland and Canada), who have completed essential learning training.
Scope	All colleagues recorded on the global HR system of record. This calculation is based on headcount and is reported for the period 1 January to 31 December. Out of scope for reporting: • GSPs and Outsourced Providers (although colleagues in these teams are required to complete the learning but deployed via the Skillcast system as they are not on the global HR system of record); • Certain subsidiaries (e.g. Sesame Bankhall group, UK Solus and India) and Joint Venture employees; and • Consultants.
Units	Percentage.
Calculation and reporting method	The % of employees who have completed essential learning training (excluding Global Service Providers (GSPs) and outsourced providers) is calculated as: (number of employees who have completed Aviva essential training is divided by the total number of employees) * 100. Metric is calculated by Group business and by function and aggregated by the Group People Function.
Source	Data is sourced from the global HR system of record.

Sustainability governance continued

Risks inside tolerance (risk balance scorecard)	
Definition	The Scorecard supports Group's Risk Management Framework and the delivery of Aviva's value in action framework. Specifically, through taking accountability and ownership of risk and control to drive better outcomes. Risk Scorecard metrics objectively assess and report on how effectively 1st line Aviva employees and senior management manage risks and controls. The Risk Scorecard assessment considered risk outcomes, risk behaviours and a second line check and challenge.
Scope	Metrics are reported for the period 1 January to 31 December.
Units	Percentage.
Calculation and reporting method	**Risk outcomes:** • The Group managed risk within agreed appetites and tolerances. • Safe delivery of change programmes has been a focus across the Group. Key projects have largely met their expected milestones safely however we have observed instances where slippage has occurred and benefits not realised. **Risk behaviours:** • Good risk behaviours have been evidenced (e.g. timely assessment of risks and controls, no material reopened issues). • Prioritisation of logging and the remediation of risk events and issues in an area for improvement, primarily in the UK. Root cause analysis has been completed with actions agreed for 2023. **Check and challenge:** • 2nd line view considering risk management behaviours/culture and material findings not sufficiently captured elsewhere in the scorecard.
Source	Data is sourced from various Group and business data collection templates.

Employees

CEO to employee pay ratio	
Definition	Ratio at median, 25th, 50th and 75th percentile of the total remuneration received by the Group CEO compared to the total remuneration received by our UK employees.
Scope	This calculation is based on UK payroll data for the reporting period 1 January to 31 December. Total remuneration reflects all remuneration received by an individual in respect of the relevant years, and includes salary, benefits, bonus, pension, and value received from incentive plans.
Units	Ratio and total remuneration and salary of CEO and representative percentiles (25th, 50th and 75th).
Calculation and reporting method	The single total figure of remuneration of each relevant UK employee is calculated and ranked to identify remuneration at relevant percentiles. The ratio is then calculated by dividing CEO remuneration for the year by the total remuneration at the calculated percentiles.
Source	Data is sourced from the Global HR system of record and Payroll system.

Accredited UK real Living Wage employer	
Definition	Aviva has been a UK Living Wage accredited employer since 2014. As accredited living wage employer all our direct employed staff salaries are based at or above the current Living Wage agreed rates, and have a plan in place to extend that to regular sub-contracted staff as well.
Scope	This calculation is based on UK payroll data for the reporting period 1 January to 31 December.
Units	Yes/No disclosure.
Calculation and reporting method	Follows accreditation process outline by the Living Wage Foundation: • Pay the real living wage to all directly employed staff; • Have a plan to pay you contractors a living wage; and • Complete the necessary Living Wage Foundation application form.
Source	Data is sourced from the HR team which has an automated feed from our HR system/Global Employee Database and Payroll system.

Employees continued

Accredited UK real Living Hours employer	
Definition	Aviva is an accredited UK Living Hours employer. The Living Hours programme sets a new standard for employers seeking to go beyond the Living Wage in their commitment to decent work. As an accredited employer, Aviva have committed to providing at least four weeks' notice for every shift, with guaranteed payment if shifts are cancelled within this notice period. We'll also provide a guaranteed minimum of 16 working hours every week (unless the worker requests otherwise), and a contract that accurately reflects hours worked.
Scope	This calculation Is based on UK payroll data for the reporting period 1 January to 31 December.
Units	Yes/No disclosure.
Calculation and reporting method	Follows accreditation process outline by the Living Wage Foundation: • Decent notice periods for shifts: of at least 4 weeks' notice, with guaranteed payment if shifts are cancelled within this notice period; • The right to a contract that reflects accurate hours worked; and • A guaranteed minimum of 16 hours a week (unless the worker requests otherwise).
Source	Data is sourced from the HR team which has an automated feed from our HR system/Global Employee Database and Payroll system.

'Voice of Aviva' annual employee engagement survey	
Definition	Index measuring of how our employees feel and their perceptions of Aviva, based on the percentage of people who responded favourably to the following statements. The following questions have been subject to external assurance by PwC: • 'Employee engagement (based on 'I would recommend Aviva as a great place to work)'; • 'Aviva is a good corporate citizen (for example being trustworthy, working with our communities and being environmentally friendly)'; • 'I trust what the Executive Team say'; • 'I believe I can be myself at work without fear of prejudice or discrimination'; • 'I feel Aviva values my health and wellbeing'; • 'I have a clear understanding of Aviva's strategy'; and • 'I can see a clear link between my work and Aviva's strategy'.
Scope	This calculation is based on employee responses to an internal survey completed at a point in time during the third quarter of the year. The survey is completed by employees in the Group's businesses (UK, Ireland, Canada and Aviva Investors). Sesame Bankhall Group, Succession Wealth, Solus and Aviva Group Services (AGS) subsidiaries are not included in the reported figures. Interns are not included in this survey as they are not considered full-time employees within the HR management system.
Units	Percentage.
Calculation and reporting method	Total number of people who responded favourably (using the Likert Scale) to the statements outlined in the definition is divided by total number of respondents.
Source	Data is sourced from the HR team which has an automated feed from our survey, business intelligence and analytics tooling.

Employees continued

Number of employees (FTE)	
Definition	FTE count of employees in all Group's businesses (including subsidiaries).
Scope	This calculation is based on FTE (full-time employee equivalent) as at 31 December.
Units	Number.
Calculation and reporting method	FTE count of employees at Year End (31 December), as disclosed in the Annual Report and Accounts.
Source	Data is sourced from the global HR system of record. For FTE not captured on the global HR system of record data is collected through various data collection templates as part of the Annual Report and Accounts Group Finance process.

Average number of employees in Group businesses	
Definition	Average number of employees in the Group's businesses (UK, Ireland and Canada).
Scope	This percentage calculation is based on headcount (including fixed-term contractors) for the reporting period 1 January to 31 December.
Units	Number.
Calculation and reporting method	Average employee numbers have been calculated using a monthly average that takes into account recruitment, leavers, acquisitions, transfers and disposals of businesses throughout the year.
Source	Data is sourced from the Global HR system of record.

Diversity, Equity and Inclusion

% women in senior leadership roles in UK, Ireland and Canada	
Definition	Senior roles held by women: The total number of females at Grades F+. Grade F+ are 'Heads of' or 'Director' roles (Management Level at Grade F+) in the Group's businesses (UK, Ireland and Canada). This is in line with our target to have 40% women in senior management in UK, Ireland and Canada in 2023.
Scope	This percentage calculation is based on headcount as at 31 December. All our gender data relies on our employee's self-classification of their gender within our HR systems.
Units	Percentage.
Calculation and reporting method	Total number of females at F+ grades is divided by total population of colleagues at F+ grades.
Source	Data is sourced from the Global HR system of record.

% completion of internal diversity data	
Definition	Percentage of Aviva employees who have completed the Race/Ethnicity section within their employee profile, in the Group based in UK, Ireland and Canada.
Scope	This percentage calculation is based on headcount as at 31 December.
Units	Percentage.
Calculation and reporting method	Total number of Aviva employees who have completed their race/ethnicity data is divided by the total number of Aviva employees.
Source	Data is sourced from the Global HR system of record.

% women on Aviva plc executive committee	
Definition	Number of females on Aviva plc executive committee as a percentage of the total number of Aviva plc executive committee members.
Scope	This percentage calculation is based on permanent employee headcount as at 31 December. All of our gender data relies on our employee's self-classification of their gender within our HR systems. The interim Group Chief Risk Officer, Stephen Gould, is a Partner in a professional services firm and has been excluded from the calculation. Stephen is male.
Units	Percentage.
Calculation and reporting method	Number of women on the Aviva plc executive committee is divided by the total number of Aviva plc executive committee members.
Source	Data is sourced from the Global HR system of record.

Diversity, Equity and Inclusion continued

% of ethnically diverse employees in senior leadership roles in the UK	
Definition	Senior roles held by ethnically diverse employees: The total number of ethnically diverse at Grades F+. Grade F+ are 'Heads of' or 'Director' roles (Management Level at Grade F+) in the UK.
Scope	This percentage calculation is based on headcount as at 31 December. Ethnicity is a data field which is voluntary to complete on the global HR system of record. In order to be classified as ethnically diverse, a colleague must have positively selected a relevant option (e.g. Black African). The in-scope population for the calculation includes all colleagues, irrespective of whether they have completed the ethnicity data field.
Units	Percentage.
Calculation and reporting method	Total number of ethnically diverse employees at F+ grades is divided by total population of colleagues at F+ grades.
Source	Data is sourced from the Global HR system of record.

Aviva plc board diversity: Gender (% female)	
Definition	Board roles held by female colleagues: Percentage of Aviva plc female Board members.
Scope	This percentage calculation is based on headcount as at Annual Report and Accounts publication date.
Units	Percentage.
Calculation and reporting method	Total number of Aviva plc female Board members is divided by the total number of Aviva plc Board members.
Source	Data is sourced by the PLC CoSec team through Board Diversity, Equity and Inclusion surveys.

Aviva plc board diversity: Ethnicity (%)	
Definition	Board roles held by ethnically diverse colleagues: Percentage of Aviva plc Board members who identify as ethnically diverse.
Scope	This percentage calculation is based on headcount as at Annual Report and Accounts publication date.
Units	Percentage.
Calculation and reporting method	Total number of Aviva plc Board members who have identified as ethnically diverse divided by the total number of Aviva plc Board members.
Source	Data is sourced by the plc CoSec team through Board Diversity, Equity and Inclusion surveys.

Diversity, Equity and Inclusion continued

% of female employees at Aviva	
Definition	Percentage of Aviva female employees in the Group's businesses (UK, Ireland, Canada).
Scope	This calculation is based on headcount as at 31 December. All of our gender data relies on our employee's self-classification of their gender within our HR systems.
Units	Percentage.
Calculation and reporting method	Total number of women employed by Aviva is divided by the total number of employees.
Source	Data is sourced from the global HR system of record.

Mean/median gender pay gap - salary (UK)	
Definition	We prepare and report our UK gender pay gap disclosures in line with the approach defined by the Equality Act 2010 (Gender Pay Gap Information) Regulations 2017 and Gender pay gap reporting guidance for employers on **gov.uk**. A gender pay gap measures the difference between the mean/median hourly pay of male and female employees (irrespective of roles or seniority).
Scope	This is based on figures taken on the 5th of April each year. All of our gender data relies on our employee's self-classification of their gender within our HR systems.
Units	Percentage.
Calculation and reporting method	We publish our UK gender pay gap as part of our Annual Report and as a standalone report on our website. Our Gender Pay Gap Reporting Methodology document can also be accessed on our website **https://www.aviva.com/about-us/uk-gender-pay-gap-report**
Source	Data is sourced from the HR team which has an automated feed from our global HR system of record and payroll system.

Diversity, Equity and Inclusion continued

Mean/median gender pay gap - bonus (UK)	
Definition	We prepare and report our UK gender pay gap disclosures in line with the approach defined by the Equality Act 2010 (Gender Pay Gap Information) Regulations 2017 and Gender pay gap reporting guidance for employers on **gov.uk**. The gender bonus gap measures the difference in mean/median bonus pay of male and female employees (irrespective of roles or seniority).
Scope	This considers bonus pay received in 12 months leading up to the 5th of April each year. All of our gender data relies on our employee's self-classification of their gender within our HR systems.
Units	Percentage.
Calculation and reporting method	We publish our UK gender pay gap as part of our Annual Report and as a standalone report on our website. Our Gender Pay Gap Reporting Methodology document can also be accessed on our website **https://www.aviva.com/about-us/uk-gender-pay-gap-report**
Source	Data is sourced from the HR team which has an automated feed from our global HR system of record and payroll system.

Cautionary Statements

Climate-related cautionary statement

Climate metrics

The climate metrics, projections, forecasts and other forward-looking statements used in this document should be treated with special caution, in particular as they are more uncertain than, for example, historical financial information, and given the wider uncertainty around the evolution and impact of climate change.

Climate metrics include:

- Estimates of historical emissions and historical climate change; and
- Forward-looking climate metrics, such as ambitions, targets, climate scenarios and climate projections and forecasts.

Our understanding of climate change and its impact continue to evolve. Accordingly, both historical and forward-looking climate metrics are inherently uncertain and, therefore, less decision-useful than metrics based on historical financial statements. Below we provide a non-exhaustive list of some of the challenges associated with using climate metrics in more detail.

1. Methodologies for estimating and calculating GHG emissions or emissions intensities and other climate-metrics vary widely

There is a lack of standardisation and comparability with many diverging frameworks and methodologies for calculating climate metrics.

In particular:

- Some methodologies use company-specific historical emissions data while others result in estimation of emissions based on sectoral or geographical data or averages. Of those that incorporate emissions ambitions and targets, there are different criteria for the types of ambitions and targets that can and cannot be used.
- Methodologies vary in their use of Scope 1, Scope 2, and/or Scope 3 GHG emissions. Some use only Scope 1 data, while others use Scope 1 and 2, and yet others take Scope 1, 2, and 3 GHG emissions into account.
- Certain methodologies take cumulative historical GHG emissions into account while others incorporate point-in-time assessments of emissions intensity.

There is a risk that climate metrics may result in over or under estimations.

2. Climate metrics are complex and require making extensive judgements and assumptions

Climate metrics and data are based on underlying assumptions made about climate change policies, technologies and other matters that are uncertain or not yet known. Any material change in these variables may cause the assumptions, and therefore, the climate metrics and data based on those assumptions, to be incorrect.

In particular:

- Temperature scenarios generally include a set of assumptions that incorporate existing or planned global or regional policies, or business-as-usual sociodemographic projection, and projections for technological progress (including negative emissions and sequestration technologies), none of which may happen as contemplated.
- Some assumptions attempt to compensate for existing data gaps, such as past emissions trends or comparable and reliable company specific ambitions and targets. These assumptions may prove to be incorrect and not accurately represent the actual data.

Design issues specific to financed emissions raise challenges, particularly around allocating emissions to the wide range of invested assets and financed activities. Financed emissions from owning one percent of a company might include one percent of that company's emissions; a portfolio can rapidly double count if aggregate financed emissions include each underlying company's own Scope 3 upstream and downstream emissions. The calculation becomes significantly more complex with other activities, such as when a financial institution serves as a counterparty or is one of multiple underwriters of a financing.

There is a risk that the judgement exercised, or the estimates or assumptions used, may subsequently turn out to be incorrect.

3. There is a lack of accurate, verifiable, reliable, consistent and comparable climate-related data

Climate-related risks and opportunities and their potential impacts and related metrics depend on access to accurate, verifiable, reliable, consistent and comparable climate-related data. The insurance industry, like other sectors, is grappling with data availability and quality.

In particular:

- Climate-related data may not be generally available from counterparties or customers or, if available, it is generally variable in terms of quality and, therefore, may not be accurate, verifiable, reliable, consistent or comparable.
- Companies may rely on aggregated information based on high-level sector data developed by third parties that may be prepared in an inconsistent way using different methodologies, interpretations or assumptions.
- Data is less readily available for some invested asset types and there may also be data gaps, particularly for private companies, that are filled using "proxy" or other data, such as sectoral average, again developed in different ways.
- There is no-single, global, cross-sector data provider that adequately and consistently covers the needed scope for data to analyse emissions and assess physical and transactional risks across operations and investment portfolios.

Cautionary Statements continued

- While regulators and standard-setters mandate additional disclosure of verified climate-related data by companies across sectors, there are potential gaps between needed and available data.
- The availability of climate, industrial classification, energy use and efficiency data, including information used as a proxy for that data (e.g. EPC rating) depends on a variety of public, private and civic sector sources. Historically, climate data was largely environmental and weather data was produced by government agencies. However, the challenge is finding the relevant sources, if they exist, and then validating, cleaning and standardising the data in an accessible form or format.

Further development of reporting standards, scientific understanding of climate change and global and regional laws could materially impact the metrics, ambitions and targets contained within this report and may mean that subsequent reports do not allow a reader to compare metrics, ambitions and targets on a like for like basis. Certain disclosures are likely to be amended, updated, recalculated and restated in future reports.

There are many uncertainties, assumptions, judgements, opinions, estimates, forecasts and non-historic data surrounding the climate metrics, data, models and scenarios used to create them; and the measurement technologies, analytical methodologies and services that support them remain in an early stage.

Accordingly, the quality and interoperability of these models, technologies and methodologies is also at a relatively early stage. Significant data gaps in sectors, sub-sectors and across invested asset classes are impeding not only climate risk management, but also the development of mitigation and adoption of strategies, as well as aspects of operations and credit risk and investment analysis that depend on data-informed processes.

In summary, the information in this report is subject to significant uncertainties and risks which may result in the group being unable to achieve the current plans, expectations, estimates, ambitions, targets or projections. Some of the information in this document has been or may have been obtained from public and other sources and Aviva has not independently verified it. Aviva makes no representation or warranty regarding its completeness, accuracy, fitness for a particular purpose or non-infringement of such information.

Other forward-looking statements

This document should be read in conjunction with the other documents distributed by Aviva through The Regulatory News Service (RNS). This document contains, and we may make, other verbal or written 'forward-looking statements' with respect to certain of Aviva's plans and current goals and expectations relating to its future financial condition, performance, results, strategic initiatives and objectives.

Forward-looking statements include, without limitation, projections, estimates, commitments, plans, approaches, ambitions and targets (including, without limitation, ESG commitments, ambitions, goals and targets). Statements containing the words 'believes', 'intends', 'expects', 'projects', 'plans', 'will', 'seeks', 'aims', 'may', 'could', 'outlook', 'objective', 'predict', 'likely', 'target', 'goal', 'guidance', 'trends', 'future', 'estimates', 'potential' and 'anticipates', and words of similar meaning, are forward-looking. By their nature, all forward-looking statements involve risk and uncertainty. Accordingly, there are or will be important factors that could cause actual results to differ materially from those indicated in these statements.

Factors that could cause actual results to differ materially from those described in these statements include (but are not limited to):

- regulatory measures addressing climate change and broader sustainability-related issues; and
- the development of standards and interpretations, including evolving requirements and practices in ESG reporting; and the ability of the Group, together with governments and other stakeholders to measure, manage, and mitigate the impacts of climate change and broader sustainability-related issues effectively.

A detailed description of other relevant factors is contained within Aviva's most recent annual report available on its website at **http://aviva.com/reports**.

Due to such uncertainties and risks, readers are cautioned not to place undue reliance on such forward-looking statements. Forward-looking statements in this report are current only as of the date on which such statements are made and we do not undertake to update our forward-looking statements except as required by applicable law and do not provide any representation, assurance or guarantee that the occurrence of the events expressed or implied in any forward-looking statements will actually occur.

The information in this document is unaudited, except for those metrics indicted with an AR or AL symbol, indicating reasonable assurance or limited assurance, respectively. This report has been prepared for, and only for, the members of the Company, as a body, and no other persons. The Company, its directors, employees, agents or advisers do not accept or assume responsibility to any other person to whom this document is shown or into whose hands it may come, and any such responsibility or liability is expressly disclaimed. Aviva plc is a company registered in England No. 2468686.

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