News release

25 October 2007

Aviva plc
Worldwide long-term savings new business
9 months to 30 September 2007

- **Total worldwide sales[1] increase 26%[2] to £28,278 million**
- **Worldwide life and pensions sales up 21% to £22,935 million**
- **New business profit growth of 24% with new business margin remaining strong at 3.6%**
- **Aviva Europe delivers organically-generated total sales growth of 17% to £11,556 million**
- **Growth momentum continues in Aviva Asia Pacific with total sales up 66% to £3,068 million**
- **Aviva North America delivers outstanding performance with pro forma[3] 41% increase in total sales to £2,705 million**
- **Aviva UK increases total sales by 5% to £10,949 million**
- **Continued excellent growth in investment sales, up 49% to £5,343 million**

Andrew Moss, group chief executive, commented: "Aviva's new business sales in the first nine months of 2007 are highly encouraging and have been achieved at consistently strong margins, in line with our value creation objectives.

"Under our 'One Aviva, twice the value' agenda we'll continue to improve the profitability of our businesses and accelerate the pace of our international development. We're well positioned to deliver our new medium-term growth targets, not only in the fast growing economies of Asia and Central and Eastern Europe, but also in the more mature European markets, including the UK, and in North America."

Financial highlights	**9 months to 30 September 2007**	**9 months to 30 September 2006**	**Local currency growth [2]**
Aviva UK			
Life and pensions new business sales	£8,750m	£8,791m	-
Total long-term savings new business sales	£10,949m	£10,464m	5%
New business contribution before required capital	£270m	£254m	6%
New business margin before required capital	3.1%	2.9%	
Aviva Europe			
Life and pensions new business sales	£10,442m	£9,261m	14%
Total long-term savings new business sales	£11,556m	£9,968m	17%
New business contribution before required capital	£400m	£370m	9%
New business margin before required capital	3.8%	4.0%	
Aviva North America			
Life and pensions new business sales	£2,705m	£408m	625%
Total long-term savings new business sales	£2,705m	£408m	625%
New business contribution before required capital	£96m	£9m	1,100%
New business margin before required capital	3.5%	2.2%	
Aviva Asia Pacific			
Life and pensions new business sales	£1,038m	£668m	61%
Total long-term savings new business sales	£3,068m	£1,878m	66%
New business contribution before required capital	£52m	£33m	68%
New business margin before required capital	5.0%	4.9%	
Aviva Group			
Life and pensions new business sales	£22,935m	£19,128m	21%
Total long-term savings new business sales	£28,278m	£22,718m	26%
New business contribution before required capital	£818m	£666m	24%
New business margin before required capital	3.6%	3.5%	

1 All references to sales in this announcement refer to the present value of new business premiums (PVNBP) unless otherwise stated. PVNBP is the present value of new regular premiums plus 100% of single premiums, calculated using assumptions consistent with those used to determine new business contribution.
2 All growth rates quoted are at constant rates of exchange.
3 Pro forma increases are based upon the combined sales for the former Aviva business based in Boston and the former AmerUs Group for the 2006 year to date third quarter and are stated on a constant exchange rate basis.

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There will be a conference call today for wire services at 07:45am (BST) on +44 (0)20 7162 0125 (quoting "Aviva, Andrew Moss"). This conference call will be hosted by Andrew Moss, group chief executive, and attended by Philip Scott, group finance director, and Mark Hodges, chief executive, UK Life.

There will be a conference call today for analysts and investors at 09:30am (BST) on +44 (0)20 7162 0126 (quoting "Aviva, Andrew Moss"). This conference call will be hosted by Andrew Moss, group chief executive, and attended by Philip Scott, group finance director, and Mark Hodges, chief executive, UK Life.

Replay will be available for two weeks until 9 November 2007. The dial in number for replays is +44 (0)20 7031 4064 and the pass code is 767822.

Photographs are available on the Aviva media centre at www.aviva.com.

Life and pensions business	Present value of new business premiums [1]			New business contribution [3]			New business margin [4]	
	9 months 2007 £m	9 months 2006 £m	Local currency growth [2]	9 months 2007 £m	9 months 2006 £m	Local currency growth [2]	9 months 2007	9 months 2006
United Kingdom	***8,750***	***8,791***	***-***	***270***	***254***	***6%***	***3.1%***	***2.9%***
France	2,684	2,717	-	119	111	8%	4.4%	4.1%
Ireland	1,303	902	46%	18	19	(5)%	1.4%	2.1%
Italy	2,362	2,059	16%	64	51	28%	2.7%	2.5%
Netherlands (including Germany and Belgium)	1,692	1,689	2%	56	45	27%	3.3%	2.7%
Poland	611	385	57%	24	20	20%	3.9%	5.2%
Spain	1,513	1,294	19%	123	128	(3)%	8.1%	9.9%
Other Europe	277	215	33%	(4)	(4)	-	(1.4)%	(1.9)%
Europe	***10,442***	***9,261***	***14%***	***400***	***370***	***9%***	***3.8%***	***4.0%***
North America	***2,705***	***408***	***625%***	***96***	***9***	***1,100%***	***3.5%***	***2.2%***
Asia	689	455	60%	33	23	57%	4.8%	5.1%
Australia	349	213	63%	19	10	90%	5.4%	4.7%
Asia Pacific	***1,038***	***668***	***61%***	***52***	***33***	***68%***	***5.0%***	***4.9%***
Total life and pensions	**22,935**	**19,128**	**21%**	**818**	**666**	**24%**	**3.6%**	**3.5%**

Investment sales [5]			
United Kingdom	***2,199***	***1,673***	***31%***
Netherlands	502	238	114%
Poland	223	87	153%
Other Europe	389	382	3%
Europe	***1,114***	***707***	***59%***
Australia	1,525	1,030	47%
Singapore	505	180	192%
Asia Pacific	***2,030***	***1,210***	***68%***
Total investment sales	**5,343**	**3,590**	**49%**
Total long-term savings	**28,278**	**22,718**	**26%**
Navigator sales (included above)	1,866	1,040	80%

1 All references to sales in this announcement refer to the present value of new business premiums (PVNBP) unless otherwise stated. PVNBP is the present value of new regular premiums plus 100% of single premiums, calculated using assumptions consistent with those used to determine new business contribution.
2 Growth rates are calculated based on constant rates of exchange.
3 Stated before the effect of required capital.
4 New business margin represents the ratio of new business contribution before the effect of required capital to present value of new business premiums, expressed as a percentage.
5 Investment sales are calculated as new single premium plus the annualised value of new regular premiums.

Overview

Aviva achieved continued strong growth in the nine months to 30 September 2007, with total long-term savings new business sales up 26% to £28,278 million (2006: £22,718 million). The overall increase reflects growth in life and pension sales of 21% to £22,935 million (2006: £19,128 million), and strong investment sales, up 49% to £5,343 million (2006: £3,590 million).

Aviva UK delivered a strong performance with total sales increasing by 5% to £10,949 million (2006: £10,464 million). The company delivered life and pension sales of £8,750 million (2006: £8,791 million), and at the same time improved its margin to 3.1% (2006: 2.9%). Life and pension sales would have grown 3%[1] if consistent operating assumptions had been used in the comparative period. Aviva UK achieved strong performances in the annuity, bond and collective investments markets. The company's share of sales through its joint venture with The Royal Bank of Scotland Group (RBSG) grew by 31% to £1,153 million (2006: £879 million), with sales for the nine months to date equivalent to those achieved in the whole of 2006.

Aviva Europe's long-term savings sales grew by 17% to £11,556 million (2006: £9,968 million). This reflects strong growth within the region, from Southern Europe, Ireland and Central and Eastern Europe. In addition, Aviva France has had a very strong third quarter in a market which has declined in 2007[2]. Life and pension sales for the region were 14% higher at £10,442 million (2006: £9,261 million), and investment sales grew by 59% to £1,114 million (2006: £707 million). New business margin remained strong at 3.8% (2006: 4.0%) and new business contribution before the effect of required capital increased by 9% to £400 million (2006: £370 million).

Total new business sales in Aviva North America were £2,705 million (2006: £408 million) and pro forma sales have increased by 41%[3] (pro forma 2006: £2,103 million). Aviva USA has delivered another record quarter of sales, including a particularly strong performance in the funding agreement business. The positive momentum is anticipated to continue for the remainder of the year although not necessarily at the exceptional growth rates experienced to date. The recent AM Best rating upgrade to A+ will act as an important catalyst for further growth in the United States.

Aviva Asia Pacific continues to achieve a strong rate of growth in new business sales with total sales 66% higher at £3,068 million (2006: £1,878 million), driven primarily by strong Navigator (wrap administration platform) sales across the region. Total new business sales for the region in the 9 months to September 2007 have already surpassed the results for the 2006 full year. New business contribution before the effect of required capital from life and pension sales increased 68% to £52 million (2006: £33 million) producing a new business margin of 5.0% (2006: 4.9%). Growth potential for the region remains strong and Aviva's diversified model places the business in a strong position for continued growth.

Aviva UK

Business update

The company has made significant progress in its strategic priorities outlined in October 2006 including legacy simplification, service and retention improvements and cost efficiency. In addition to the £125 million savings announced last year, Norwich Union Life announced earlier this month its plans to deliver a further £100 million of cost savings by the end of 2009. The company continues to focus on enhancing the value of its existing business, and growing long-term savings new business sales at least as fast as the market, while maintaining or increasing margins.

Legacy simplification: In October, Norwich Union Life completed the successful transfer of 1,000 of its employees to Swiss Re. The business process outsource agreement will migrate almost three million legacy policies by early 2009, and will continue the provision of great service in a manner that is significantly more cost effective for Norwich Union.

Service: Service continues to improve and now supports the company's strategic objective to "make it easier" for customers. Norwich Union launched its group personal pension "service promise" in August and now offers its "service promise" across its full life and pension product range. In September, Norwich Union won the Best Investment Service award from Moneyfacts, further highlighting the company's significant service achievements.

Efficiency review: Norwich Union Life aims to deliver £100m of cost savings by the end of 2009 by continuing to simplify its legacy systems and business processes. The partnership with Swiss Re is a key catalyst for further simplification of infrastructure and processes. The cost savings will eliminate the existing business expense experience variance in the UK Life business in 2009. These savings are in addition to the previously announced efficiency review to save £125 million of annualised cost savings by 2008, which is on track for completion by the end of this year. Since that announcement, the company has already delivered £115 million of savings. The savings are emerging through improved new business margin, reduced existing business expense experience variance and reduced costs in its non-life subsidiaries.

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1 Comparative sales figures are stated before the effect of year end 2006 assumptions changes. Restating sales comparatives for the effect of 2006 persistency assumption changes, in order to give a like-for-like comparison using the same persistency basis, results in the following growth progression:

Total sales, including investments, would have increased by 8% to £10,949 million (2006: £10,180 million)

Life & pension sales would have increased by 3% to £8,750 million (2006: £8,507 million)

Total pension sales would have fallen by 6% to £3,520 million (2006: £3,756 million).

2 In GWP terms the French market has declined by 4% in the first nine months of 2007.

3 Pro forma increases are based upon the combined sales for the former Aviva business based in Boston and the former AmerUs Group for the 2006 year to date third quarter and are stated on a constant exchange rate basis. Comparative pro forma amounts are not restated for exchange rate movements.

Sales update
Norwich Union's total sales, including investments, grew 5% to £10,949 million (2006: £10,464 million).

Norwich Union continued to balance its sales and profitability and successfully maintained its new business volume at more profitable terms, with new business margin increasing to 3.1% (2006: 2.9%). As a result, new business contribution before cost of capital increased by 6% to £270 million (2006: £254 million). New business contribution after cost of capital increased by 12% to £229 million (2006:£205 million) following a review of capital assumptions.

Collective investment sales grew by 31% to £2,199 million (2006: £1,673 million). During the first half of the year, the company experienced very strong sales across its property funds, with sales slowing in the third quarter due to unsettling market conditions and seasonal patterns. Norwich Union believes property remains an attractive long term asset class and launched a European property fund earlier this year. In addition, the company continues to focus on its UK equity, guaranteed and socially responsible investment funds, with the latter benefiting from a particularly high level of consumer interest.

Norwich Union bond sales were up 13% to £2,864 million (2006: £2,532 million). The most popular funds were with-profits, guaranteed and balanced managed, which appealed to more cautious investors at a time of market uncertainty. The company's with-profit sales increased by 50% to £865 million (2006: £575 million) and unit-linked sales were slightly down at £1,657 million (2006: £1,709 million).

Total pension sales were strong at £3,520 million, although lower than in 2006 as the A-day effect tapered away. SIPP[4] sales grew strongly to £383 million (2006: £101 million). Corporate pension sales were up 2% to £856 million (2006: £840 million) as the trustee-based corporate pension market continued to remain active. Expanding its position in the corporate market, including corporate pensions, is a key focus for Norwich Union.

Annuity sales grew significantly by 29% to £1,503 million (2006: £1,161 million). The company's price competitiveness, supported by excellent service, has enabled it to be successful in securing internal transfers in a growing market. Norwich Union has continued to secure more bulk purchase annuity schemes and expects to establish an increased market presence by the end of the year.

Norwich Union continues to review its UK annuitant mortality assumptions, in particular those relating to future rates of mortality improvements. This review and research into projection methodologies has resulted in the strengthening of the company's best-estimate annuitant longevity assumption by increasing the minimum mortality improvement factors, bringing these into line with the recent CMI working paper 27. The effect of this change is to reduce the embedded value by approximately £100 million. Alongside this change, Norwich Union has reduced the required capital for the UK annuity business from 150% to 100% of required minimum margin, bringing it into line with the economic capital requirement for this business. The combined impact of these changes on overall embedded value and new business contribution before cost of capital is broadly neutral. New business contribution before tax but after cost of capital improves by an estimated £12 million at 30 September 2007. The impact on reported results on an IFRS basis is broadly neutral.

Protection sales were lower at £702 million (2006: £823 million) due to the slowdown in the payment protection insurance market and the conclusion of a number of partnership agreements in 2006. As part of its new partnership agreement with the Post Office, the company launched an over 50s life cover product in August which is marketed in more than 14,000 branches and available through phone and website applications. Norwich Union and the Post Office will continue to develop new and simplified customer propositions.

Equity release sales of £161 million were lower (2006: £235 million) in a particularly competitive market. Norwich Union continues to manage its equity release business for the long term, prioritising business profitability over volume.

The company's share of sales from its bancassurance partnership with RBSG continued to show excellent growth with total sales up by 31% to £1,153 million (2006: £879 million). The increase in the number of advisers to 920 (full year 2006: 760) and the successful bond and collective investments customer propositions contributed to this significant sales growth. The strong performance in collective investments is expected to continue with the recent launch of the Capital Protected Investment product.

The pre budget review proposes changes in capital gains tax regulation which may reduce the attractiveness of some life industry savings products. Norwich Union is in dialogue with the government and the ABI to ensure that regulation minimises unintended impacts for both consumers and the industry. The company's product breadth enables it to mitigate its exposure to changes that affect any particular product.

The company expects full year market growth to be at the top end of its original forecast of 5% - 10%[5] on an annual premium equivalent (APE) basis, with the company delivering 8% APE sales growth in the first nine months of 2007. Latest available data indicates that the company's market share was 10.9% in the first half of the year[5] (full year 2006: 10.9%). Norwich Union reaffirms its aim to grow long-term savings new business sales at least as fast as the market, while at least maintaining margins.

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4 Included in collective investment sales.

5 Total ABI market and latest available market share based on ABI total market data (including collective investments) on an APE basis.

Aviva Europe

Aviva Europe's long-term savings sales, including investment sales, grew by 17% to £11,556 million (2006: £9,968 million). Life and pension sales grew by 14% to £10,442 million (2006: £9,261 million), despite low levels of market growth in France, the Netherlands and Southern Europe. New business margin remained strong at 3.8% (2006: 4.0%). This performance reflected the strength of Aviva's distribution within a diversified portfolio of businesses in countries currently experiencing varying market growth conditions.

Our businesses in Southern Europe achieved impressive profitable growth, with sales in Italy and Spain increasing by 17% to £3,875 million (2006: £3,353 million).

In Aviva **Italy**, total sales grew by 16% in a market which has declined during 2007[6]. This growth reflects the continuing development of our relationships with our bank partners and the success of marketing campaigns. New business contribution and margin increased, reflecting both the growth in sales and the benefit of a change in sales mix, with an increased proportion of regular premium products. The transaction to acquire a shareholding in the Bipielle financial advisors network, which completed on the 26th September 2007, will provide further distribution opportunities.

The excellent performance of Aviva **Spain**, up 19%, reflected successful product diversification. Sales of savings products, including the new PIAS[7] products, were very strong, and offset lower sales of mortgage linked protection business, which declined as the housing market cooled. New business margin remains very strong at 8.1% (2006: 9.9%), with the reduction in margin reflecting the change in business mix. Distribution via Cajamurcia is expected to begin later this year.

Our businesses in Central and Eastern Europe have continued to grow strongly. Total sales grew by 62% to £1,111 million (2006: £687 million).

The business in **Poland** has grown by 74% with performance driven by successful product development supporting increased sales through the bancassurance channel. Investment sales were significantly higher, supported by the launch of umbrella funds at the end of 2006, the benefit of marketing campaigns and buoyant equity markets. New business contribution has grown by 20%, with changes to the product and distribution mix leading to a new business margin of 3.9% (2006: 5.2%).

Life and pension sales in Aviva's other Central and Eastern European businesses in the **Czech Republic**, **Hungary**, **Romania**, **Russia** and **Turkey** achieved growth of 33%. All the businesses have shown strong growth, with the major contribution to overall growth coming from Hungary and Turkey. The growth achieved in 2007 builds on the strong growth achieved in 2006, which itself benefited from the one-off positive impact of increased sales in advance of tax and regulatory changes. The merger of Aviva Turkey's life and pensions business with AK Emeklilik, which is expected to be completed later this year, will create a strong basis for future growth.

In Northern Europe we achieved sales growth of 12% to £6,570 million (2006: £5,928 million). Our business in Ireland continued to strengthen, with total sales increasing by 46% to £1,303 million (2006: £902 million). Market conditions remained challenging in France and the Netherlands, where life and pensions sales remained stable. The Netherlands' investment sales grew strongly.

The excellent growth in **Ireland** has been achieved by growing sales through both the bank and broker channels, supported by major product initiatives to boost sales and improve margins. The 2007 new business margin of 1.4% improved slightly against the full year 2006 margin of 1.2%, although declining in comparison with Q3 2006, which did not include the effect of adverse assumption changes made in the final quarter of that year.

While the market has declined in 2007[8], Aviva **France** has maintained sales at 2006 levels and had a very strong third quarter. This was principally driven by product modernisation and successful marketing campaigns, notably by our partner AFER, France's largest savings association and included one-off single premium sales of £56 million. New business profitability continues to be good.

In the **Netherlands,** Delta Lloyd life and pension sales were stable year-on-year, and 10% higher excluding the one-off effect of the £125 million Delta Lloyd pension scheme premium reported in the first quarter of last year. Investment sales were 114% higher, reflecting strong inflows into Delta Lloyd's high performing flagship funds. New business margin has increased to 3.3% (2006: 2.7%), principally reflecting higher interest rates.

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6 Market decline 7% based on new business single premium plus regular premiums at the end of July 2007 compared to the first seven months of 2006.

7 PIAS are newly introduced savings contracts with tax benefits if they are in force for ten years and if an annuity is purchased at maturity.

8 In GWP terms the French market has declined by 4% in the first nine months of 2007.

Aviva North America

Total new business sales in the **United States** were £2,705 million (2006: £408 million) and pro forma sales have increased by 41%[9] (pro forma 2006: £2,103 million). Aviva USA has delivered another record quarter of sales, including a particularly strong performance in the funding agreement business. The positive momentum is anticipated to continue for the remainder of the year although not necessarily at the exceptional growth rates experienced to date. The recent AM Best rating upgrade to A+ will act as an important catalyst for further growth in the United States.

Sales of annuities reached £1,975 million (2006: £367 million), a pro forma increase of 57% over the prior period (pro forma 2006: £1,374 million). Aviva USA increased its market share by the introduction of new products, a successful marketing campaign and the continued expansion of our distribution network.

Life sales were £401 million (2006: £41 million) representing a 7% increase on a pro forma basis. Lower margin traditional and universal life products were discontinued in 2007 as part of a product rationalisation process to focus on high margin indexed products.

Funding agreement sales, which are irregular in nature, totalled £329 million (pro forma 2006: £319 million) including one £126 million contract signed in September.

New business contribution increased to £96 million (2006: £9 million), an underlying increase of 41% on a pro forma basis. New business margin improved to 3.5% (2006: 2.2%), driven by the large funding agreement in September and a greater proportion of higher margin indexed product sales.

Aviva Asia Pacific

Aviva Asia Pacific continues to achieve a strong rate of growth in new business sales with total sales 66% higher at £3,068 million (2006: £1,878 million), driven primarily by strong Navigator sales across the region. New business contribution before the effect of required capital from life and pension sales increased 68% to £52 million (2006: £33 million) producing a new business margin of 5.0% (2006: 4.9%). Growth potential for the region remains strong and Aviva's diversified model places the business in a strong position for continued growth.

Australia:
Total sales increased by 50% to £1,874 million (2006: £1,243 million), driven primarily by significantly higher investment sales through Navigator. Life and pension sales increased by 63% to £349 million (2006: £213 million) as a result of a £64 million one-off transfer in of group business, growth in protection business and a strongly performing retail sector.

Investment sales grew by 47% to £1,525 million (2006: £1,030 million). Sales through Navigator increased by 58% to £1,361 million (2006: £860 million) due to significant contributions from Aviva investments in key Independent Financial Advisor (IFA) groups and as a result of changes to superannuation legislation. The one-off impact of the legislation changes on sales in the first half of the year is estimated at £227 million for Navigator and £21 million for life and pension sales. Other investment sales were £164 million (2006: £170 million).

Singapore:
Total sales increased by 94% to £724 million (2006: £387 million), with life and pension sales growing moderately by 10% to £219 million (2006: £207 million). Buoyant investment markets reduced bancassurance sales, reflecting customers' preference to invest directly in unit trusts, via the IFA channel, rather than investment-linked products.

Sales through Navigator increased significantly by 192% to £505 million (2006: £180 million) reflecting strong distribution relationships with key brokers, a comprehensive range of funds offered and a strong equity market. Aviva remains the market leader in the developing broker market as well as the employee benefits and healthcare segment.

Hong Kong:
Sales have almost doubled to £252 million (2006: £141 million) due to strong IFA sales, which now accounts for 68% (2006: 50%) of total sales and the continued good performance from the partnership with DBS Hong Kong.

China:
Sales through the joint venture life business, Aviva-COFCO increased significantly by 204% to £196 million (2006: £68 million) of which Aviva's 50% share was £98 million (2006: £34 million). Aviva has increased its presence in the country to seven provinces, with a total of 22 city branches.

Malaysia:
In July 2007, Aviva acquired a 49% stake in two of CIMB Group's subsidiaries, Commerce Life Assurance Berhad and Commerce Takaful Berhad. These subsidiaries entered into exclusive bancassurance agreements with CIMB Group's subsidiary, CIMB Bank, which has the largest branch network in Malaysia, with over 4 million customers and 383 branches. Total sales since commencement are £45 million, with Aviva's share being £22 million.

[9] Pro forma increases are based upon the combined sales for the former Aviva business based in Boston and the former AmerUs Group for the 2006 year to date third quarter and are stated on a constant exchange rate basis. Comparative pro forma amounts are not restated for exchange rate movements.

India:
Total sales from Aviva's joint venture with the Dabur Group increased to £331 million (2006: £246 million) and Aviva's 26% share of new business sales was £86 million (2006: £64 million). Sales are expected to increase through the bancassurance partnerships, ongoing expansion of the direct sales force and the addition of new branches during the year.

Sri Lanka:
In Sri Lanka, Eagle is the third largest life insurer and has become the leader in the life bancassurance market. Total life sales were £12 million (eight months in 2006: £9 million).

Notes to Editors

1. Aviva is the leading provider of life and pensions to Europe with substantial positions in other markets around the world, making it the world's fifth-largest insurance group based on gross worldwide premiums at 31 December 2006.

   Aviva's principal business activities are long-term savings, fund management and general insurance, with worldwide total sales* of £41.5 billion and assets under management of £364 billion at 31 December 2006.

   * Based on life and pensions PVNBP, total investment sales and general insurance and health net written premiums including share of associates' premiums.

   The Aviva media centre at www.aviva.com/media includes images, company and product information and a news release archive.

2. All figures have been translated at average exchange rates applying for the period. The average rates employed in this announcement are 1 euro = £0.68 (9 months to 30 September 2006: 1 euro = £0.68) and £1 = US$1.99 (9 months to 30 September 2006: £1 = US$1.82).

3. All growth rates are quoted in local currency.

4. Definition: **Present value of new business premiums (PVNBP)** is the present value of new regular premiums plus 100% of single premiums, calculated using assumptions consistent with those used to determine new business contribution.

5. Cautionary statements:

   This announcement may include oral and written "forward-looking statements" with respect to certain of Aviva's plans and its current goals and expectations relating to its future financial condition, performance and results. These forward-looking statements sometimes use words such as 'anticipate', 'target', 'expect', 'estimate', 'intend', 'plan', 'goal', 'believe' or other words of similar meaning. By their nature, all forward-looking statements involve risk and uncertainty because they relate to future events and circumstances which may be beyond Aviva's control, including, among other things, UK domestic and global economic and business conditions, market-related risks such as fluctuations in interest rates and exchange rates, the policies and actions of regulatory authorities, the impact of competition, the possible effects of inflation or deflation, the timing impact and other uncertainties relating to acquisitions by the Aviva Group and relating to other future acquisitions or combinations within relevant industries, the impact of tax and other legislation and regulations in the jurisdictions in which Aviva and its affiliates operate, as well as the other risks and uncertainties set forth in our 2006 Annual Report to Shareholders. As a result, Aviva's actual future financial condition, performance and results may differ materially from the plans, goals and expectations set forth in Aviva's forward-looking statements, and persons receiving this announcement should not place undue reliance on forward-looking statements.
   Aviva undertakes no obligation to update the forward-looking statements made in this announcement or any other forward-looking statements we may make. Forward-looking statements made in this announcement are current only as of the date on which such statements are made.

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Statistical Supplement

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Analyses

Present value of life new business premiums

The present value of new business premiums (PVNBP) is derived from the single and regular premiums of the products sold during the financial period and is expressed at the point of sale. The PVNBP calculation is equal to total single premium sales received in the year plus the discounted value of regular premiums expected to be received over the term of the new contracts. The projection assumptions used to calculate PVNBP for each product are the same as those used to calculate new business contribution. The discounted value of regular premiums is also expressed as annualised regular premiums multiplied by a Weighted Average Capitalisation Factor (WACF). The WACF will vary over time depending on the mix of new products sold, the average outstanding term of the new contracts and the projection assumptions. The table below sets out the factors required to derive PVNBP by business units.

	9 months 2007					9 months 2006
	Regular premiums £m	WACF	Present value of regular premiums £m	Single premiums £m	PVNBP £m	PVNBP £m
United Kingdom						
Individual pensions	319	4.1	1,297	1,367	2,664	3,200
Group pensions	65	5.5	356	500	856	840
Annuities	-	-	-	1,503	1,503	1,161
Bonds	-	-	-	2,864	2,864	2,532
Protection	98	5.2	509	193	702	823
Equity release	-	-	-	161	161	235
UNITED KINGDOM	***482***	***4.5***	***2,162***	***6,588***	***8,750***	***8,791***
France						
Euro funds[1]	12	5.9	71	1,364	1,435	1,375
Unit-linked funds	38	5.3	202	954	1,156	1,232
Protection business	15	6.0	90	3	93	110
Total life and pensions	**65**	**5.6**	**363**	**2,321**	**2,684**	**2,717**
Ireland						
Life and savings	34	4.6	158	523	681	504
Pensions	62	3.8	235	387	622	398
Total life and pensions	**96**	**4.1**	**393**	**910**	**1,303**	**902**
Italy						
Total life and pensions	**90**	**5.2**	**469**	**1,893**	**2,362**	**2,059**
Netherlands **(including Belgium and Germany)**						
Life	47	6.5	304	327	631	697
Pensions	64	8.2	524	537	1,061	992
Total life and pensions	**111**	**7.5**	**828**	**864**	**1,692**	**1,689**
Poland						
Life and savings	20	5.2	104	191	295	213
Pensions	28	7.2	202	114	316	172
Total life and pensions	**48**	**6.4**	**306**	**305**	**611**	**385**
Spain						
Life and savings	58	5.4	313	884	1,197	1,008
Pensions	23	5.8	134	182	316	286
Total life and pensions	**81**	**5.5**	**447**	**1,066**	**1,513**	**1,294**
Other Europe	**50**	**4.0**	**199**	**78**	**277**	**215**
EUROPE	***541***	***5.6***	***3,005***	***7,437***	***10,442***	***9,261***
North America						
Life	53	6.9	367	34	401	41
Annuities	1	4.0	4	1,971	1,975	367
Funding agreements	-	-	-	329	329	-
NORTH AMERICA	***54***	***6.9***	***371***	***2,334***	***2,705***	***408***
Asia	**79**	**4.6**	**366**	**323**	**689**	**455**
Australia	**41**	**3.2**	**133**	**216**	**349**	**213**
ASIA PACIFIC	***120***	***4.2***	***499***	***539***	***1,038***	***668***
Total life and pensions	**1,197**	**5.0**	**6,037**	**16,898**	**22,935**	**19,128**

1 Euro funds are savings that receive an annual bonus declaration, based on the investment performance of the underlying funds

Analysis of sales via principal bancassurance channels

	Present value of new business premiums[2]		
	9 months 2007 £m	9 months 2006 £m	Local currency growth [1]
Life and pensions			
United Kingdom			
The Royal Bank of Scotland Group	860	745	15%
	860	**745**	**15%**
France			
Crédit du Nord	600	657	(7)%
	600	**657**	**(7)%**
Ireland			
Ark	651	424	56%
	651	**424**	**56%**
Italy			
UniCredit Group	1,401	1,103	29%
Banco Popolare	203	401	(49)%
Banca delle Marche	44	32	39%
Unione di Banche Italiane	606	483	27%
	2,254	**2,019**	**13%**
Netherlands			
ABN AMRO	282	371	(23)%
	282	**371**	**(23)%**
Spain			
Bancaja	545	516	7%
Caixa Galicia	276	227	23%
Unicaja	351	219	63%
Caja España	129	116	13%
Caja de Granada	78	87	(9)%
	1,379	**1,165**	**20%**
Asia			
DBS	172	241	(25)%
	172	**241**	**(25)%**
Total life and pensions	**6,198**	**5,622**	**12%**
Investment sales[3]			
United Kingdom			
The Royal Bank of Scotland Group	293	134	119%
	293	**134**	**119%**
Total bancassurance sales	**6,491**	**5,756**	**13%**

1 Growth rates are calculated based on constant rates of exchange.
2 Present value of new business premiums (PVNBP) is the present value of new regular premiums plus 100% of single premiums, calculated using assumptions consistent with those used to determine new business contribution.
3 Investment sales are calculated as new single premium plus annualised value of new regular premiums.

Detailed analysis of new business contribution

(a) Before the effect of required capital – PVNBP basis

	Present value of new business premiums [1]		New business contribution [2,3]		New business margin [4]		
	9 months 2007 £m	9 months 2006 £m	9 months 2007 £m	9 months 2006 £m	9 months 2007	9 months 2006	Full year 2006
Life and pensions							
United Kingdom	***8,750***	***8,791***	***270***	***254***	***3.1%***	***2.9%***	***2.9%***
France	2,684	2,717	119	111	4.4%	4.1%	4.3%
Ireland	1,303	902	18	19	1.4%	2.1%	1.2%
Italy	2,362	2,059	64	51	2.7%	2.5%	2.5%
Netherlands (including Belgium and Germany)	1,692	1,689	56	45	3.3%	2.7%	2.4%
Poland	611	385	24	20	3.9%	5.2%	5.2%
Spain	1,513	1,294	123	128	8.1%	9.9%	8.9%
Other Europe	277	215	(4)	(4)	(1.4)%	(1.9)%	(1.3)%
Europe	***10,442***	***9,261***	***400***	***370***	***3.8%***	***4.0%***	***3.9%***
North America	***2,705***	***408***	***96***	***9***	***3.5%***	***2.2%***	***2.3%***
Asia	689	455	33	23	4.8%	5.1%	3.8%
Australia	349	213	19	10	5.4%	4.7%	5.7%
Asia Pacific	***1,038***	***668***	***52***	***33***	***5.0%***	***4.9%***	***4.4%***
Total life and pensions	**22,935**	**19,128**	**818**	**666**	**3.6%**	**3.5%**	**3.5%**
Analysed between:							
Bancassurance channels	6,198	5,622	286	274	4.6%	4.9%	4.8%
Other distribution channels	16,737	13,506	532	392	3.2%	2.9%	2.9%
	22,935	**19,128**	**818**	**666**	**3.6%**	**3.5%**	**3.5%**

1 Present value of new business premiums (PVNBP) is the present value of new regular premiums plus 100% of single premiums, calculated using assumptions consistent with those used to determine new business contribution.
2 Before the effect of required capital.
3 New business contribution before the effect of required capital includes minority interests in 2007 of £133 million (9 months 2006: £134 million). This comprises minority interests in France of £19 million (9 months 2006: £18 million), Ireland £4 million (9 months 2006: £4 million), Italy £37 million (9 months 2006: £30 million), Netherlands £5 million (9 months 2006: £7 million), Spain £64 million (9 months 2006: £71 million), Poland £3 million (9 months 2006: £3 million) and Sri Lanka £1 million (9 months 2006: £1 million).
4 New business margin represents the ratio of new business contribution to PVNBP, expressed as a percentage.

(b) After the effect of required capital

	Present value of new business premiums [1]		New business contribution [2,3]		New business margin [4]		
	9 months 2007 £m	9 months 2006 £m	9 months 2007 £m	9 months 2006 £m	9 months 2007	9 months 2006	Full year 2006
Life and pensions business							
United Kingdom	***8,750***	***8,791***	***229***	***205***	***2.6%***	***2.3%***	***2.4%***
France	2,684	2,717	80	80	3.0%	2.9%	3.1%
Ireland	1,303	902	14	13	1.1%	1.4%	0.7%
Italy	2,362	2,059	48	35	2.0%	1.7%	1.8%
Netherlands (including Belgium and Germany)	1,692	1,689	35	23	2.1%	1.4%	1.1%
Poland	611	385	22	18	3.6%	4.7%	4.7%
Spain	1,513	1,294	112	117	7.4%	9.0%	8.2%
Other Europe	277	215	(5)	(5)	(1.8)%	(2.3)%	(1.9)%
Europe	***10,442***	***9,261***	***306***	***281***	***2.9%***	***3.0%***	***3.0%***
North America	***2,705***	***408***	***63***	***4***	***2.3%***	***1.0%***	***0.9%***
Asia	689	455	26	19	3.8%	4.2%	3.2%
Australia	349	213	12	4	3.4%	1.9%	3.0%
Asia Pacific	***1,038***	***668***	***38***	***23***	***3.7%***	***3.4%***	***3.2%***
Total life and Pensions	**22,935**	**19,128**	**636**	**513**	**2.8%**	**2.7%**	**2.6%**

1 Present value of new business premiums (PVNBP) is the present value of new regular premiums plus 100% of single premiums, calculated using assumptions consistent with those used to determine new business contribution.
2 New business contribution is after the effect of required capital. The effect of required capital represents the impact of holding the required capital (expressed as a % of minimum European Union (EU) solvency margin or equivalent for non-EU operations) and discounting to present value the projected future releases from the required capital to shareholders.
3 New business contribution after the effect of required capital includes minority interests in 2007of £106 million (9 months 2006: £109 million). This comprises minority interests in France of £11 million (9 months 2006: £11 million), Ireland £3 million (9 months 2006: £3 million), Italy £27 million (9 months 2006: £20 million), Netherlands £3 million (9 months 2006: £6 million), Spain £58 million (9 months 2006: £66 million), Poland £3 million (9 months 2006: £3 million) and Sri Lanka £1 million (9 months 2006: nil).
4 New business margin represents the ratio of new business contribution after the effect of required capital to PVNBP, expressed as a percentage.

(c) After the effect of required capital, minority interest, and tax

	Present value of new business premiums[1]		New business contribution[2]		New business margin[3]		
	9 months 2007 £m	9 months 2006 £m	9 months 2007 £m	9 months 2006 £m	9 months 2007	9 months 2006	Full year 2006
United Kingdom	**8,750**	**8,791**	**161**	**144**	**1.8%**	**1.6%**	**1.7%**
Europe	**7,397**	**6,525**	**140**	**118**	**1.9%**	**1.8%**	**1.8%**
North America	**2,705**	**408**	**41**	**2**	**1.5%**	**0.5%**	**0.6%**
Asia Pacific	**1,031**	**664**	**29**	**19**	**2.8%**	**2.9%**	**2.5%**
Attributable to equity shareholders	**19,883**	**16,388**	**371**	**283**	**1.9%**	**1.7%**	**1.7%**
Analysed between:							
Bancassurance channels	3,611	3,246	101	88	2.8%	2.7%	2.7%
Other distribution channels	16,272	13,142	270	195	1.7%	1.5%	1.4%
	19,883	**16,388**	**371**	**283**	**1.9%**	**1.7%**	**1.7%**

1 PVNBP is stated after deducting minority interest.
2 Contribution stated after deducting cost of required capital, tax and minority interest.
3 New business margin represents the ratio of new business contribution after deducting cost of required capital, tax and minority interest to PVNBP after deducting the minority share, expressed as a percentage.

Detailed worldwide life and pension new business analysis

	Single			Regular			PVNBP
	9 months 2007 £m	9 months 2006 £m	Local currency growth[1]	9 months 2007 £m	9 months 2006 £m	Local currency growth [1]	Local currency growth [1]
United Kingdom							
Individual pensions	1,367	1,650	(17)%	319	295	8%	(17)%
Group pensions	500	447	12%	65	69	(6)%	2%
Annuities	1,503	1,161	29%	-	-	-	29%
Bonds	2,864	2,532	13%	-	-	-	13%
Protection	193	196	(2)%	98	126	(22)%	(15)%
Equity release	161	235	(31)%	-	-	-	(31)%
UNITED KINGDOM	***6,588***	***6,221***	***6%***	***482***	***490***	***(2)%***	***-***
France							
Euro funds [2]	1,364	1,338	3%	12	7	71%	6%
Unit-linked funds	954	1,019	(5)%	38	34	12%	(5)%
Protection business	3	2	50%	15	16	(16)%	(15)%
	2,321	**2,359**	**-**	**65**	**57**	**14%**	**-**
Ireland							
Life and savings	523	379	40%	34	26	31%	37%
Pensions	387	186	111%	62	47	35%	58%
	910	**565**	**63%**	**96**	**73**	**33%**	**46%**
Italy							
Life and savings	1,893	1,654	16%	90	65	41%	16%
	1,893	**1,654**	**16%**	**90**	**65**	**41%**	**16%**
Netherlands (including Belgium and Germany)							
Life	327	268	24%	47	62	(23)%	(8)%
Pensions	537	554	(2)%	64	51	28%	8%
	864	**822**	**7%**	**111**	**113**	**-**	**2%**
Poland							
Life and savings	191	105	80%	20	21	(5)%	37%
Pensions	114	60	87%	28	15	87%	82%
	305	**165**	**83%**	**48**	**36**	**33%**	**57%**
Spain							
Life and savings	884	698	28%	58	50	18%	20%
Pensions	182	162	14%	23	22	5%	12%
	1,066	**860**	**26%**	**81**	**72**	**14%**	**19%**
Other Europe	**78**	**59**	**33%**	**50**	**42**	**25%**	**33%**
EUROPE	***7,437***	***6,482***	***16%***	***541***	***459***	***20%***	***14%***
North America							
Life	34	32	17%	53	2	2,550%	984%
Annuity	1,971	353	510%	1	3	(67)%	488%
Funding agreements	329	-	-	-	-	-	-
NORTH AMERICA	***2,334***	***385***	***563%***	***54***	***5***	***980%***	***625%***
Asia	**323**	**204**	**67%**	**79**	**55**	**52%**	**60%**
Australia	**216**	**124**	**73%**	**41**	**27**	**52%**	**63%**
ASIA PACIFIC	***539***	***328***	***69%***	***120***	***82***	***52%***	***61%***
Total life and pensions	**16,898**	**13,418**	**27%**	**1,197**	**1,036**	**17%**	**21%**

1 Growth rates are calculated based on constant rates of exchange.
2 Euro funds are savings that receive an annual bonus declaration, based on the investment performance of the underlying funds.

Detailed worldwide investment sales analysis

	Single			Regular			PVNBP
	9 months 2007 £m	9 months 2006 £m	Local currency growth[1]	9 months 2007 £m	9 months 2006 £m	Local currency growth [1]	Local currency growth [1]
United Kingdom							
Peps/Isas/UTs/Oeics/SIPPs	2,026	1,645	23%	64	28	129%	31%
UNITED KINGDOM	***2,026***	***1,645***	***23%***	***64***	***28***	***129%***	***31%***
Netherlands (including Belgium and Germany)							
Unit trusts	502	238	114%	-	-	-	114%
Poland							
Mutual funds	220	84	159%	3	3	-	153%
Other Europe							
UCITS	389	382	3%	-	-	-	3%
EUROPE	***1,111***	***704***	***60%***	***3***	***3***	***-***	***59%***
Asia Pacific							
Unit trusts	164	170	(4)%	-	-	-	(4)%
Navigator	1,866	1,040	80%	-	-	-	80%
ASIA PACIFIC	***2,030***	***1,210***	***68%***	***-***	***-***	***-***	***68%***
Total investment sales	**5,167**	**3,559**	**45%**	**67**	**31**	**116%**	**49%**

1 Growth rates are calculated based on constant rates of exchange.

Analysis of UK long-term savings by distribution channel

	Single			Regular			Annual premium equivalent [2]	
	9 months 2007 £m	**9 months 2006 £m**	**Local currency growth [1]**	**9 months 2007 £m**	**9 months 2006 £m**	**Local currency growth [1]**	**9 months 2007 £m**	**Local currency growth [1]**
IFA								
- life & pension products	4,460	4,541	(2)%	422	384	10%	868	4%
- investment products	1,050	1,205	(13)%	7	-	-	112	(7)%
	5,510	**5,746**	**(4)%**	**429**	**384**	**12%**	**980**	**2%**
Bancassurance partnership with RBSG								
- life & pension products	692	501	38%	34	46	(26)%	103	7%
- investment products	138	106	30%	57	28	104%	71	83%
	830	**607**	**37%**	**91**	**74**	**23%**	**174**	**29%**
Other partnerships and Direct								
- life & pension products	1,436	1,179	22%	26	60	(57)%	169	(5)%
- investment products	838	334	151%	-	-	-	84	151%
	2,274	**1,513**	**50%**	**26**	**60**	**(57)%**	**253**	**20%**
Total UK long-term savings	**8,614**	**7,866**	**10%**	**546**	**518**	**5%**	**1,407**	**8%**

1 Growth rates are calculated based on constant rates of exchange.
2 Annual premium equivalent (APE) is the UK industry's standard measure of new regular premiums plus 10% of single premiums.

Analysis of France long-term savings by fund

	Single			Regular			PVNBP
	9 months 2007 £m	**9 months 2006 £m**	**Local currency growth [1]**	**9 months 2007 £m**	**9 months 2006 £m**	**Local currency growth [1]**	**Local currency growth [1]**
AFER							
- Euro funds[2]	907	860	7%	7	-	-	12%
- Unit-linked funds	337	392	(13)%	2	-	-	(9)%
	1,244	**1,252**	**1%**	**9**	**-**	**-**	**5%**
Bancassurance partnership with Crédit du Nord							
- Euro funds	334	325	4%	2	3	(33)%	3%
- Unit-linked funds	183	230	(20)%	12	13	(8)%	(18)%
- Protection	1	1	-	1	1	-	(31)%
	518	**556**	**(6)%**	**15**	**17**	**(12)%**	**(7)%**
Other							
- Euro funds	123	153	(19)%	3	4	(25)%	(19)%
- Unit-linked funds	434	397	11%	24	21	3%	5%
- Protection	2	1	100%	14	15	(13)%	(12)%
	559	**551**	**3%**	**41**	**40**	**(3)%**	**(2)%**
Total France long-term savings	**2,321**	**2,359**	**-**	**65**	**57**	**16%**	**-**

1 Growth rates are calculated based on constant rates of exchange.
2 Euro funds are savings that receive an annual bonus declaration, based on the investment performance of the underlying funds.

Principal economic assumptions – deterministic calculations

Economic assumptions are derived actively, based on market yields on risk-free fixed interest assets at the end of each reporting period. The same margins are applied on a consistent basis across the Group to gross risk-free yields to obtain investment return assumptions for ordinary shares and property and to produce risk discount rates. Expense inflation is derived as a fixed margin above a local measure of long-term price inflation. Risk-free rates and price inflation have been harmonised across territories within the Euro currency zone, except for expense inflation in Ireland where significant differences remain. Required capital is shown as a multiple of the EU statutory minimum solvency margin.

Investment return assumptions are generally derived by major product class, based on hypothecating the assets at the valuation date. Assumptions about future investment mix are consistent with long-term plans. In most cases, the investment mix is assumed to continue unchanged throughout the projection period. The changes in assumptions between reporting dates reflect the actual movements in risk-free yields in the United Kingdom, the Eurozone and other territories. The principal economic assumptions used are as follows:

	United Kingdom		France	
	2006	**2005**	**2006**	**2005**
Risk discount rate	7.3%	6.8%	6.7%	6.0%
Pre-tax investment returns:				
Base government fixed interest	4.6%	4.1%	4.0%	3.3%
Ordinary shares	7.6%	7.1%	7.0%	6.3%
Property	6.6%	6.1%	6.0%	5.3%
Future expense inflation	3.4%	3.2%	2.5%	2.5%
Tax rate	30.0%	30.0%	34.4%	34.4%
Required capital (% EU minimum)	150% / 100%	150% / 100%	115%	115%

	Ireland		Italy	
	2006	**2005**	**2006**	**2005**
Risk discount rate	6.7%	6.0%	6.7%	6.0%
Pre-tax investment returns:				
Base government fixed interest	4.0%	3.3%	4.0%	3.3%
Ordinary shares	7.0%	6.3%	7.0%	6.3%
Property	6.0%	5.3%	6.0%	5.3%
Future expense inflation	4.0%	4.0%	2.5%	2.5%
Tax rate	12.5%	12.5%	38.3%	38.3%
Required capital (% EU minimum)	150%	150%	115%	115%

	Netherlands		Poland	
	2006	**2005**	**2006**	**2005**
Risk discount rate	6.7%	6.0%	8.7%	8.6%
Pre-tax investment returns:				
Base government fixed interest	4.0%	3.3%	5.0%	4.9%
Ordinary shares	7.0%	6.3%	8.0%	7.9%
Property	6.0%	5.3%	n/a	n/a
Future expense inflation	2.5%	2.5%	3.4%	3.3%
Tax rate	25.5%	29.1%	19.0%	19.0%
Required capital (% EU minimum)	150%	150%	150%	150%

	Spain		USA	
	2006	**2005**	**2006**	**2005**
Risk discount rate	6.7%	6.0%	7.4%	7.2%
Pre-tax investment returns:				
Base government fixed interest	4.0%	3.3%	4.7%	4.5%
Ordinary shares	7.0%	6.3%	n/a	n/a
Property	6.0%	5.3%	n/a	n/a
Future expense inflation	2.5%	2.5%	3.0%	3.0%
Tax rate	30.0%	35.0%	35.0%	35.0%
Required capital (% EU minimum or equivalent)	125% /110%	125% /110%	250%	200%

For service companies, expense inflation relates to the underlying expenses rather than the fees charged to the life company. Future returns on corporate fixed interest investments are calculated from prospective yields less an adjustment for credit risk. Following the change made to the required capital in Norwich Union Annuity Limited (NUA) (see page 5), required capital in the United Kingdom is now 100% EU minimum for all life companies, the 150% shown in the table above refers to the start of year assumption for NUA. Required capital in Spain is 125% EU minimum for Aviva Vida y Pensiones and 110% for bancassurance companies. The level of required capital for the US business is 250% of the risk based capital, at the company action level, set by the National Association of Insurance Commissioners.

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