

**So, Amanda, you've been really clear on our strategic ambition and our colleagues have been working hard to deliver on this. As a result, have we seen growth in our core lines of business?**

Sarah, we have. We've had a great quarter as far as that is concerned.

We've actually seen record written premiums in the general insurance business, which has been driven by the commercial business, but really very strong growth there, which is a continuing trend so extremely pleasing to see.

And then if we think about the priority area of Savings and Retirement, we've actually seen record inflows into the Savings and Retirement business over the quarter.

Of course, it's driven a little bit by the external environment, but also, I think by our fantastic products and propositions.

And then finally, in Aviva Investors, I think we've seen some strong progress there.

You know, the focus that Aviva Investors now has on real assets, on infrastructure, is starting to really bear fruit and of course, underpinned by exceptionally strong credentials in ESG, which is something we have such a strong heritage in, which is obviously at this point in time, incredibly compelling to our customers.

So I think our transformation journey, on the route to growth, that we are well underway.

**And overall, are you satisfied with the strategic progress that we've made year to date?**

I am satisfied. I mean, if we think about it, was only 15 months ago where we actually launched this new strategy, which was around focusing the portfolio, financial strength and transformation of performance.

So taking each one of those in turn, I guess if we look at focusing the portfolio, in the last quarter, we've completed the sale of France and Italy GI. So I think that that's great, and the other disposals are on track to complete by the end of the year.

That, of course, has meant that we've been able to improve our financial strength, and we've been able to delever the business. So, we're in a really strong position going forward.

But the real work of the business is now in the third area, which is around the transformation of performance.

And we talked a little bit earlier about the growth within the business. And I think that's our first priority showing that we can grow this business into those key product lines, which we spoke about. And I think we've really shown that we can deliver that.

The digitisation and simplification of the business is always a challenge with a complex business such as Aviva. But we're making really good progress there, looking at our customer journeys, looking at the back-office processes to make sure that we make it easy for our customers, but also easy for our colleagues. And of course, that results in a good cost discipline within the business.

So, you know, overall, I think we're in good shape on each of the three strategic priorities, and I'm pleased that we've set ourselves up well for the future.

**So I've been hearing lots of news about COP26 and I know Aviva's been really heavily involved with this. Is there a bit more you can tell us about how Aviva's tackling climate change?**

So of course, Aviva is 325 years old this year, so we're very excited about that. But actually, if we think about, you know, ESG as it is currently known, Aviva has been working on this for the last 30 years.

This is deep into our DNA, and so we were very happy to play an active role in COP26.

We announced our net zero ambition target in March of this year. One of the most aggressive targets out there, particularly for an organisation, a financial services organisation like Aviva.

But I think we felt that we were in a strong enough position to be able to do that and to lead on this in the UK, which is, of course, our home market. So we've played a very active role with the companies that we invest in. The top 30 carbon emitters within our own portfolio, we have a climate escalation plan with them that they need to have a route to net zero and to align with the science-based targets or we will have to disinvest.

We have committed to investing £10 billion of our policyholder funds into low carbon strategies.

And we've also said that we will not underwrite or invest in businesses that have more than 5% of their revenue generated from coal unless they've signed up to science-based targets.

**Thank you for answering all of my questions. And I just wondered whether you had any further thoughts that you'd like to leave us with.**

I'm restless for the organisation to do even better.

As I look forward to 2022, I think we're going to see more from Aviva, more in the growth space, in those key priority areas that we spoke about earlier, more in the simplification of the business to make us as efficient as we possibly can be, so we deliver better customer experience and, as a consequence, of course, a lower cost base for the organisation.

But I think getting all of the colleagues really excited about the future for Aviva is really what we're all about.

And if we think about this, it's every policy that we sell, every pension that we administer, you know, every investment that we make that gets us on the road to net zero. That means that we're doing a great job for our shareholders, for our customers, but also for our colleagues.