



Fact Sheet

July 2006

About Aviva plc:

Aviva plc is the world's fifth-largest insurance group and the UK's largest insurance services provider, based on gross worldwide premiums at 31 December 2005.

Aviva's principal activities are long-term savings, fund management, general insurance and healthcare. It is one of the leading providers of life and pension products in Europe and is actively growing its long-term savings businesses in the US, Asia and Australia. Aviva is a leading provider of general insurance services in UK, Canada, Ireland and the Netherlands.

Aviva plc at a glance:

- Over 300 years experience
- 59,000 employees worldwide
- 30 million customers across 25 countries
- Largest UK-based active fund manager
- Created by the merger of CGU and Norwich Union in May 2000
- Branded Aviva since July 2002
- Premium and investment revenue of £35 billion/\$63 billion
- £317 billion/\$577 billion of assets under management at end 2005

Strategic priorities:

Aviva's business strategy is to be a clear leader in helping customers grow their wealth and protect their assets and their health, through focusing on:

- understanding customers
- building profitable businesses to achieve market leading positions
- developing efficient and effective distribution channels
- using brands to widen leadership positions

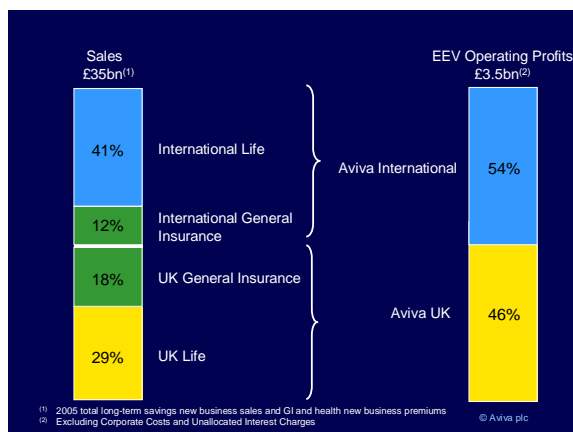
- delivering growth organically and through carefully selected acquisitions designed to increase shareholder value
- using scale to deliver benefits, including cost-competitiveness
- attracting, motivating and retaining talented people

Aviva plc management team:

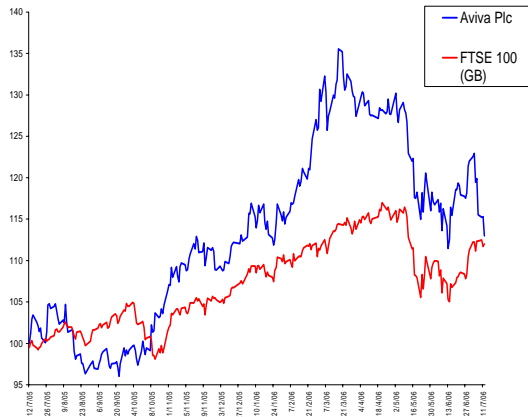
- Richard Harvey, group chief executive
- Andrew Moss, group finance director
- Philip Scott, executive director, Aviva International
- Patrick Snowball, executive director, Aviva UK

Profile:

Aviva International – over half of Aviva's Business



Share price performance (1 year rebased)



Aviva plc 2005 performance:

- £2,904 million/\$5,198 million EEV operating profit, up 29%
- £2,528 million/\$4,525 million IFRS profit before tax attributable to shareholders, up 25%
- £24,645 million/\$44,115 million long-term savings new business sales, up 10%
- £35.0 billion/\$62.7 billion worldwide total sales
- 27.27 pence full year dividend up 7.5%
- 15.0% return on capital employed (2004: 13.7%)
- £14.9 billion/\$27.1 billion equity shareholders' funds (2004: £11.7bn/\$21.2bn)

Aviva plc trading statement:

The directors of Aviva expect that, for the half-year ended 30 June 2006, EEV operating profit before tax will be not less than £1.65 billion/\$3.0 billion (2005: £1,318 million/\$2,359 million) and IFRS operating profit before tax will be not less than £1.35 billion/\$2.4 billion (2005: £943 million/\$1,688 million)

Aviva's life and pensions new business sales growth and margins are expected to be broadly in line with those achieved for the first quarter of 2006. Aviva reported life new business sales up 20% to £6,788 million/\$11,879 million on a PVNBP basis

with margins of 3.5%, in the first quarter of 2006.

Aviva's general insurance operations are expected to deliver a combined operating ratio (COR) below 93%, ahead of its stated target of 98%, and reflects favourable weather related claims experience in the UK which contributed an estimated £125 million/\$230 million to the underwriting performance. Aviva reported a COR of 95% for the half-year ended 30 June 2005.

The 2006 interim dividend will be announced at the same time as the half-year results and will be an increase of around 10% compared to the 2005 interim dividend.

Aviva will disclose its results for the half-year ended 30 June 2006 in full.

Aviva USA:

- Founded in 1958, based in Boston; the company name changed from CGU to Aviva in March 2003
- Main business: traditional, universal and term life products; range of annuities inc. indexed annuities, structured settlements and wealth transfer products
- Operating names:
 - *Aviva Life Insurance Company*—licensed in 49 states (excluding NY) and the District of Columbia
 - *Aviva Life Insurance Company of New York*—a wholly-owned subsidiary; serves New York residents
- 400 employees
- Network of 5,500 independent agents and specialist brokers
- Distribution agreements with several leading banks
- Revenues of \$1,143m (2005)
- Strong growth track record, with new business premiums growing by compounded annual growth rate of 18% from 2000 to 2005 (PVNBP basis)