



Who we are  
We help people save for the future and  
manage the risks of everyday life.

We have strong businesses in selected markets:  
UK, Europe, Asia and Canada. We offer:



#### Life Insurance

Retirement Income,  
Savings, Pensions,  
Life cover, Protection



#### General Insurance

Home, Motor, Travel,  
Commercial



#### Health Insurance

Private Medical Insurance



#### Asset Management

Managing assets for  
Aviva and other clients

Across our 16 businesses, we protect our 29+ million  
customers and the things that are important to them

£24.6bn

Paid in benefits and  
claims in 2014

£1.4m

Paid out per day for UK  
life insurance and  
critical illness claims

£246bn

Aviva Investors  
assets under  
management

319 years

Protecting  
our customers  
since 1696

Our investment thesis of cash flow plus growth  
sets out why investors should choose us

12.25p

Final dividend 2014,  
a 30% increase

18.1p

Total dividend for 2014,  
a 21% increase

We measure our performance using five key metrics

£2,173m

Operating profit on  
an IFRS basis<sup>1</sup>  
+6%

£1,412m

Cash  
remittances<sup>1</sup>  
+11%

£1,009m

Value of new  
business  
+15%<sup>2</sup>

95.7%

General insurance  
combined operating  
ratio improved by  
1.6pp

51.5%

Operating expense  
ratio reduced by  
2.6pp

<sup>1</sup> On a continuing basis.

<sup>2</sup> On a constant currency basis.

## Our plan

We have a clear strategy to deliver sustainable and progressive cash flows underpinned by good potential for growth, by always putting customers first.

## Our strategy

The 'what we do, how we do it and where we do it'



### True Customer Composite

Meeting all customer needs across life, general, health insurance and asset management



### Digital First

Emphasising customer experience driven by digital – online and mobile



### Not Everywhere

Focusing only in markets and segments where we can win

## Our values are at the heart of how we do business

### Care more

We care like crazy about our customers, each other and our communities



### Kill complexity

We are obsessed with making things simpler for our customers and each other



### Never rest

We are driven to think bigger and do better for our customers and each other



### Create legacy

We strive to create a sustainable future for our customers and each other



## Creating a bright and sustainable future for our customers, employees and communities



Customers



Employees



Communities



UK General Insurer of the Year

70+

Awards worldwide in 2014

65%

2014 employee engagement up 9% points<sup>3</sup>



A UK Living Wage employer

40,220

Volunteering hours by our people in 2014



A top 10 company in the FTSE4 Good