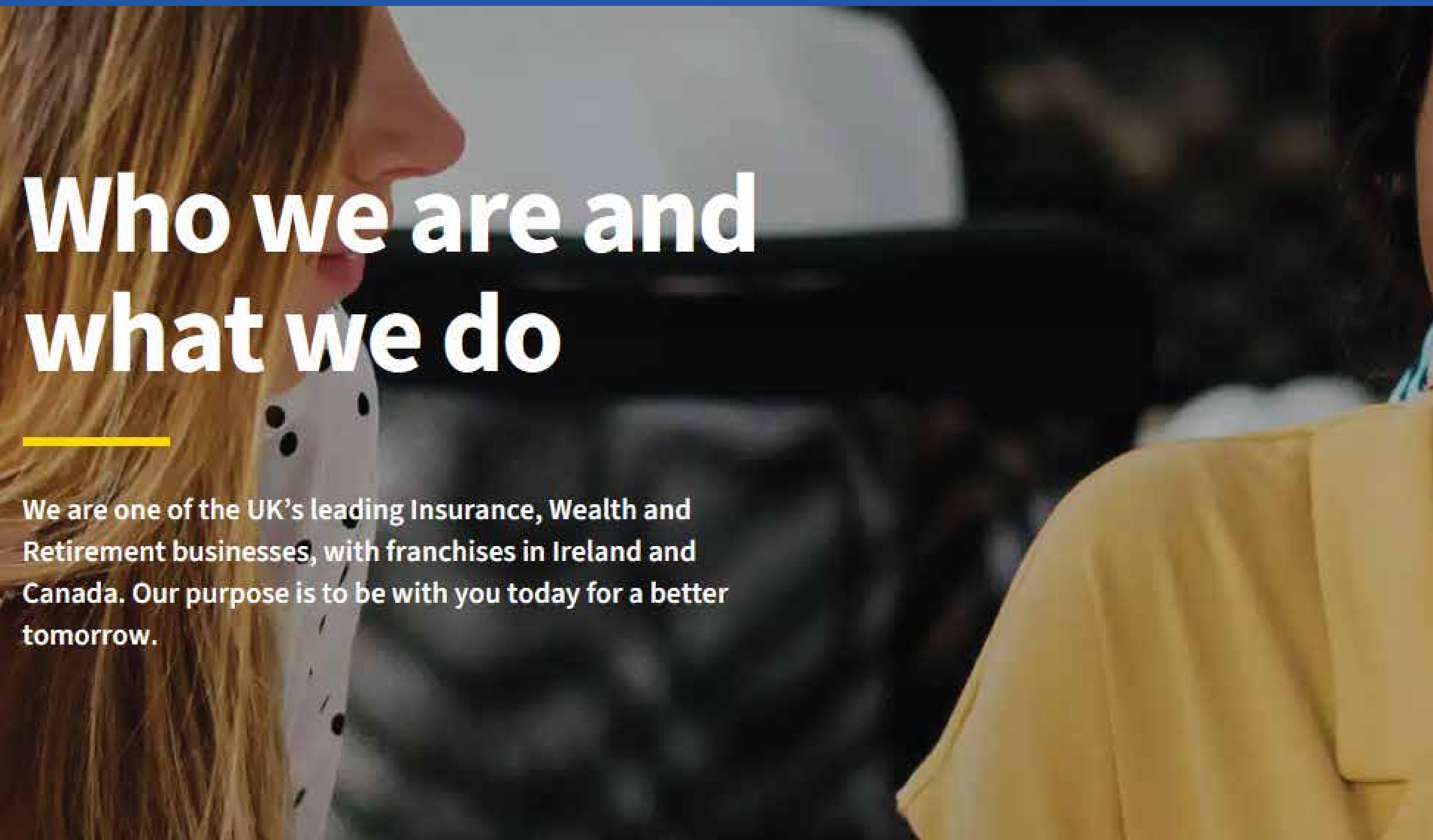




**Your coverage
increased to
\$250,000**

Registered 



Who we are and what we do

We are one of the UK's leading Insurance, Wealth and Retirement businesses, with franchises in Ireland and Canada. Our purpose is to be with you today for a better tomorrow.



About Aviva

We are one of the UK's leading Insurance, Wealth and Retirement businesses. We help 18.7 million customers in the UK, Ireland and Canada.

£23.2 billion

Paid out in benefits and claims to customers in 2022

£358 billion

Group assets under management (30/06/2023)

#1 Trusted brand¹

UK General Insurance

4.4 million

Multi-product holding 2023

Net Zero by 2040

Our ambition to be Net Zero by 2040

£7.8 billion

Estimated solvency II shareholder surplus (30/06/23)

Our scale and diversification are strategic advantages

We are focused on the UK, Ireland and Canada where we have market-leading positions. We are the only insurer in the UK able to meet the needs of customers at every stage of their lives.



UK & Ireland Insurance, Wealth & Retirement (IWR)

We're the UK's largest life insurer, supporting over 11 million customers.



UK & Ireland General Insurance

We're a leading insurer in both the UK and Ireland general insurance markets, providing insurance solutions to c.7 million customers.



Canada General Insurance

Aviva Canada is number two in the market and offers a range of general insurance products.



Aviva Investors

Global asset manager with expertise in real assets, multi assets, equities and credit.

Aviva has been looking after customers for more than 325 years

We are deeply invested in our people, our customers, our society and the planet. We're here to be with people today, as well as working for a better tomorrow.

People

Equal parental leave policy

UK: 6 months at full basic pay.

38%

Of women in senior leadership roles.

2023

Customers

£128m

Total paid to our customers as part of our COVID health Pledge.

6m

Registered MyAviva users (+33% vs 2020).

2023

Communities

£25bn

Investment in the UK economy over next 10 years.

£9m

Committed to Citizens Advice and Money Advice Trust.

Planet

43%

Reduction in our operational carbon emissions (2022) against our 2019 baseline.

£38m

Donated to help restore Britain's temperate rainforests.



The value of insurance to businesses

Simply put, UK plc would grind to a halt without it. From delivery lorries to company cars, warehouses to factory production lines, supermarkets, theme parks, bars, shops and offices, every corner of the economy depends on businesses like ours. And the so-called London Market, and in particular Lloyd's, attracts brokers and customers to the UK from all over the world.

The Association for British Insurers puts the industry's direct contribution to the nation's finances at nearly £30 billion a year. This is dwarfed in turn by the overall value of economic activity enabled by the sector. Aviva's commercial underwriting alone supports UK companies with a combined turnover of well over £1.5 trillion, and there are big plans to grow this side of the business further.

Matt Gordon, the Chief Underwriting Officer for Specialty in Aviva's Global Corporate and Speciality business, can personally approve cover close to a \$1 billion limit for some of the world's best-known companies. But as he explains, there's a lot more to it than money:

"I've been in underwriting for around 20 years now. Back when I started my job was primarily to price & assess risk in order to meet the financial objectives of the company. That's how we looked at it. Things have changed massively since then.





Protecting businesses large and small

Our commercial underwriters cover everyone from small enterprises to multi-national companies. A plumber, for example, might want to insure their equipment and van, and have their legally required employer's liability cover for employees of the business. At the other end of the scale, global corporate customers have sophisticated needs, including highly specialised classes like cyber cover or the important growth area of green energy production.

Aviva stopped insuring thermal coal power in 2019. The decision is part of the company's commitment to be net zero by 2040, not only in our own operations, but across our whole business, investment and supply chain too. Since then, our renewable energy insurance business has grown to more than 150% of the size of the fossil fuel power generation book we exited.

By helping to insure the transition, we can lead the way in some of these emerging risks and help bring about the shift to a low-carbon economy the world so desperately needs. But because the risks involved with ever taller wind turbines and upcoming technologies like hydrogen are relatively new, the way we work has to evolve too.



Aviva and Totalpower

Delivering Aviva's Promise

- Position of market strength – with market leading positions across all segments
- Competitive advantage of our model – across Customer, Scale and Diversification
- Clear strategy with focus on execution – Customer, Growth, Efficiency and Sustainability
- Transforming performance – consistent performance delivery

We have four clear strategic priorities

Customer

We want to be the go-to customer brand for Insurance, Wealth and Retirement. Helping our customers to navigate the challenges of today's world is central to our strategy and critical to accelerating our customer advantage.

Growth

Targeted, disciplined and profitable growth. Our diversified portfolio has delivered material benefits and supported resilient performance, even in difficult times.

Efficiency

Top quartile efficiency with technology at the core. We are delivering on our cost commitment by simplifying, automating and digitising our business.

Sustainability

Leading on Climate Action, Stronger Communities and Sustainable Business. We are striving to lead the UK Financial Services on climate change, building stronger communities and embedding a sustainable business.

