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About our reporting

This report provides a summary of Aviva's Sustainability Ambition and our Environmental, Social, and Governance (ESG) performance for the year ended 31 December 2021. Our Climate-related Financial Disclosure, in compliance with the Financial Stability Board's Taskforce on Climate-related Financial Disclosures (TCFD), is in a separate accompanying document. The report covers Aviva's core markets but some metrics, where noted, include input from our international investments.

Find out more:

You can find more details of our work on sustainability at aviva.com/sustainability. For a broader and more detailed look at Aviva's corporate strategy and performance, see our Annual Report and Accounts 2021 at

aviva.com/reports.

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Annual report 2021



aviva.com/investors



aviva.com/sustainability



Climate-related Financial Disclosure



Reporting Criteria



Glossary of key terms

Get in touch:

It takes partnership to make meaningful progress on sustainability and climate change. We are committed to transparency on our progress, and building strong open relationships with our stakeholders. We welcome feedback on any aspect of our work.

The planet has a road map towards a future where everyone can thrive, in the form of the United Nations Sustainable Development Goals (SDGs).

Our work contributes to a number of the SDGs, but we focus our efforts on those where we have the greatest impact. Within the data tables of this document, we indicate where activity aligns with specific SDGs.

Please contact us at crteam@aviva.com.

Highlights





Foreword

Ambition Action

Highlights

Building on our climate work over the last three decades, we have an ambitious carbon reduction plan as part of our journey to Net Zero by 2040. In parallel we're investing in building sustainability throughout our business and the communities it serves.

Tackling carbon emissions on our balance sheet is the most material area where Aviva will drive and support action. We don't underestimate the challenge, we embrace it as a vital part of achieving our Net Zero ambition by 2040.

In 2021, we made real progress towards our sustainability targets which align to three focus areas.

See the data tables for key performance information.

Climate Action

- Announced Net Zero by 2040 carbon emissions target
- Reduced carbon emissions in our operations and investments, and engaged with our supply chain on their carbon emissions
- Published Biodiversity Policy
- · Launched new climate related insurance and investment propositions and services
- UK Aviva Staff Pension Scheme Trustee set a 2040 Net Zero ambition with an ESG default

Reduced operational carbon emissions since 2010

Target: 8% reduction per annum to hit Net Zero by 2030

Progress:

81%

% reduction in weighted average carbon intensity (tCO e/\$m sales) of Aviva's shareholder and withprofit investment portfolio (equity and credit)

Target: 25% reduction by 2025 based on 2019

Progress:

16%

Stronger Communities

- · Met 2% community investment target and helped 3.5 million people
- New flagship partnership with WWF
- Building Future Communities Report
- Award winning COVID-19 response with British Red Cross

Community investment

Target: average of 2% of annual profits invested in the community and 10 million people made more resilient 2020 - 2025

Progress:

2.1% of pre tax profit

2.1m

people made more resilient in 2021

UK infrastructure and real estate investment

Target: £10bn 2020 - 2023

Progress:

£4.3bn 2021

UK savings and retirement

Target: Help > 1 in 8 people in the UK save and retire with Aviva

Progress:

13.7%

Sustainable Business

- · Leading advocacy as part of Glasgow Financial Alliance for Net Zero (GFANZ)
- Accredited by The Good Business Charter and Good Shopping Guide
- 99.6% of employees have read, understood and accepted the business ethics code
- As at end 2021 we were the 34th largest listed company in the UK¹, and by latest records available were the 8th largest corporate contributor of tax in the UK²

Acting Sustainably

Target: 40% of women in senior management by 2024

Progress:

33.7%

¹ Based on Aviva's market capitalisation within the FTSE 100 as at end 2021

² As at end 2020

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Foreword

This year marked the 325th anniversary of our company. We've been taking care of people and taking on big challenges as a business for over three centuries and aim to be doing so for the next 300 years. The choices we're making today will help create what's possible for tomorrow.

The problems facing our world – the climate crisis, social inequality, financial insecurity – affect all of us. The scale and urgency of these issues demand ambition, commitment and action from individuals, businesses, and governments alike.

Foreword

It can be hard for any one person to know what they can do to improve things, but by working together we can collectively make a big difference.

Aviva's Sustainability Ambition sets out the steps we are taking to play our part and, in so doing, to live up to our purpose for our customers, our people, our shareholders, and society.

Doing the right thing is not just the right thing to do. It's also a fundamental strategic imperative for Aviva, and a necessary condition for the long-term health of our business.

Recent extreme weather events and the impact of the global pandemic are just two examples that underline the disruption facing people, communities and the economy if we don't take urgent, collective action towards a more resilient, sustainable world.

Amanda Blanc

Group Chief Executive Officer



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At the most basic level, we have chosen to act in the face of the climate crisis because we live on this planet, just like everyone else. We want to push ourselves, and others, to take concrete steps towards a fairer society and a more sustainable world.

"

Amanda Blanc
Group Chief Executive Officer

Highlights

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Ambition

Our ambition is simple. We aim to lead the UK financial services sector on climate change, building stronger, more resilient communities and running ourselves as a sustainable business.

Taking climate action and building stronger communities underpinned by sustainable business

Foreword



We will lead by example, create easy ways for our customers to do good, and influence others to act. We will do this through our...

- Investments and underwriting
- Purposeful propositions
- · People and operations
- Extending impact and voice

Climate Action

We have an ambitious climate reduction plan as part of our journey to Net Zero by 2040. We have to tackle the big issues and the climate crisis is one of the greatest threats facing our planet. Working with our people, our customers and our partners, we will bring our influence to bear on tackling climate change.

Stronger Communities

Stronger communities help us to overcome life's challenges and achieve more together. We will work with our customers, communities and partners to rebuild a stronger economy and deeper human connections post pandemic and beyond, helping more people find the financial security they need for a better tomorrow.

Sustainable Business

To achieve our ambition, we need to embed sustainability into every part of our business. From how we make decisions to how we act and communicate, Aviva's Sustainability Ambition will help guide our actions as a company to create a brighter future.

Foreword

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Highlights

We set ambitious goals because we are in the business of solving big problems. But desire for change will not bring about the concrete changes the world needs. It takes learning, teamwork and most of all action.

Ambition

Climate Action

Priorities	Delivered in 2021	Target for 2022	2023 and beyond	
 Net Zero company by 2040¹ Net Zero in operations and supply chain by 2030 Reducing the carbon in our investments by 25% before 2025, and 60% by 2030 	Announced Net Zero by 2040 target including investment, underwriting and operations	Publish a Climate Transition Plan		
	Piloted an Insurance Net Zero methodology	Stop underwriting fossil fuel companies	Divest from companies which make more than 5% of their revenue from coal, unless they have signed up to Science Based Targets	
		8% reduction in Scope 1 and 2 operational carbon emissions, and engage with our supply chain on their carbon emissions	100% renewable electricity used in our operation by 2025	
		Become a top 3 London Market Renewable Energy Insurer	Reduce the carbon intensity of all assets by 25% by 2025	
		Invest £10 billion auto-enrolment assets in low carbon strategies	£6 billion invested in green assets by 2025	
	Launched a UK employee electric vehicle salary sacrifice scheme	Company vehicles to be fully electric by 2025		
	UK Aviva Staff Pension Scheme Trustee set a 2040 Net Zero ambition with an ESG default			
Helping customers with ESG choices including climate-friendly funds, products and services	Expanded our Sustainable Outcomes Funds Range linked to the SDGs	Enhance customer and adviser facing tools to make ESG choices simpler and easier		
Protecting biodiversity by applying these principles in our new biodiversity policy	Published Biodiversity Policy	Launch Aviva carbon sequestration partnership	Sequestration partnership increases rate of carbon removals	

¹ This will cover shareholder and policyholder assets where we have control and data, and the main asset classes of Aviva's core markets (credit, equities, direct real estate and sovereign debt). We will be able to expand this further as new data and methodologies become available. For more details please see www.aviva.com/climate-goals

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Summary

Priorities	Delivered in 2021	Target for 2022	2023 and beyond	
Investing £10 billion in UK infrastructure and real estate investment	£4.3 billion invested		Complete £10 billion investment in UK infrastructure and real assets	
Contributing an average of 2% of annual pre-tax profits in community investment ¹	Met 2% community investment target and helped 3.5 million people	Meet 2% community investment target		
Making 10 million people more resilient through our community investment	Helped 2.1 million people become more resilient	Support 1.7 million people from Aviva community resilience activities in 2022		
	New flagship partnership with WWF	Drive forward our 3-year climate-focused partnership with WWF, helping local communities and ecosystems,	Support a total of 10 million people from Aviva community activities from	
	Award winning COVID-19 response with British Red Cross and working together to reorient the way financial services function in a sustainable economy	2020-2025		
	Building Future Communities Report	Evolve Building Future Communities Report further		
Helping over 1 in 8 people in the UK to save and retire with confidence ²	13.7% of UK adult population saving or retiring with Aviva	Continue to support the UK population to save and retire with Aviva's help		
Double employee volunteering from 2021 to 2025	Completed over 19,000 hours volunteering by employees in 2021	Complete 35,000 hours of volunteering by employees in 2022	Complete 50,000 hours of volunteering by employees in 2023	

¹ Percentage of Group adjusted operating profit from core markets

² Based on adult population only (18+ years)





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Sustainable Business				
Priorities	Delivered in 2021	Target for 2022	2023 and beyond	
Embedding high sustainability standards in areas such as responsible investment, human rights and business ethics	Human rights due diligence in all markets	Target top 3 ranking in UK Financial Services across priority ESG indices	Become #1 ranked UK Financial Services company	
		Workplan for implementation of Green Finance Roadmap	across priority ESG benchmarks	
Building an inclusive and diverse workplace	Anti-racism training made required learning for all employees	Increase employee engagement and participation in our sustainability ambition	Achieve target of 40% women in senior management by 2024	
			Continue to increase ethnic diversity in leadership	
Helping drive the public debate on sustainability in our sector and beyond	Leading advocacy as part of Glasgow Financial Alliance for Net Zero (GFANZ)	Using our stewardship and influence with companies and governments to incentivis		
	Accredited by The Good Business Charter and Good Shopping Guide	and drive a just climate transition		
Establishing robust governance, measurement and reporting for sustainability	Independent public reasonable assurance of selected sustainability KPI's	Enhance our specific, measurable and transparent ESG disclosure to allow a meaningful assessment of our performance		

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Alignment to UN SDGs







Climate Action

Case study

Climate Action

In 2021 we accelerated our approach to tackling the climate crisis, announcing our ambition to be a Net Zero company by 2040, and aligning all aspects of our business to the 1.5°C Paris target.

It takes far-reaching action

All companies need to account for their carbon emissions. The Greenhouse Gas Protocol classifies emissions based on the source of their production as Scope 1, 2 and 3.

Scope 1 covers the direct sources for a company e.g. fuels used to power our buildings and company cars.

Scope 2 is focused on the energy which is generated elsewhere and is supplied to our business e.g. electricity.

Scope 3 focuses on indirect emissions e.g. from our supply chain and via the goods and services that we buy. The underwriting portfolios and the investments of a company are also part of Scope 3 emissions. For Aviva, the investments we make for customers or shareholders are the largest source of emissions in our carbon value chain. Around 90% of our current emissions are part of Scope 3 and developing the methodologies for fully quantifying these requires coordinated action across our industry, but also clear leadership and action by ourselves.

We have been taking action on our investments and are beginning to decarbonise our footprint in this area. Read more in our Climate-related Financial Disclosure and our Climate Transition Plan online.

Quantifying the impact of climate change is an emerging practice, with inherent uncertainty in the quality of available data. It is challenging to obtain consistent asset data across our entire portfolio and quantify the impact of carbon emissions from our Scope 3 category financial investments. We have made several methodology improvements in 2021 and will continue to enhance our capabilities in line with industry developments and standards.

It takes collaboration to tackle Scope 1 and 2

In 2021 we continued to make good progress on our operational carbon emissions reduction target achieving an 81% reduction against a baseline of 2010.

We are now focusing on our Net Zero target for our operations by 2030. We have extended this 2030 target to include our supply chain.

While the challenges we face are global, the solutions are often local, so we have worked hard over the last year to bring our 22,062 employees on the journey with us. From changes in our office spaces, installation of EV charging points in our car parks, refocusing our pension scheme fund choices to ethical funds and calling out when our business practices could be more green, our people have been involved at every step of the way.

It takes responsible investment to tackle Scope 3

We monitor our progress towards Net Zero in our investments. We target a reduction in the weighted-average carbon intensity of our investments of 25% by 2025 and by 60% by 2030. By the end of 2021, we had reduced the weighted-average carbon intensity of our measurable investments by 16% compared to our 2019 baseline.

We invest in buildings, infrastructure projects and companies around the globe to help our customers save for their future. And we have the scale and influence to help power the global transition to lower carbon economies.

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Tackling carbon emissions within our investments and insurance (Scope 3) is the most material area where Aviva will drive and support action. We don't underestimate the challenge, we embrace it as a vital part of achieving our Net Zero ambition by 2040.

"

Stephen Doherty

Chief Brand and Corporate
Affairs Officer

£7.6bn

invested in green assets as at 31 December 2021

Additional links

- > Climate-related Financial Disclosure
- > Climate Transition Plan





Climate Action

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Climate Action continued

By the end of 2021 Aviva had invested £7.6 billion in green assets. This includes £4.4 billion in low carbon infrastructure (including low carbon real estate), such as wind farms and solar panels, £1.6 billion in green, social and sustainable bonds as well as green and sustainability-linked loans, and £1.6 billion in climate transition funds.

Progress has been made on our Aviva Investors Real Assets net zero pathway, published in 2021. This outlines how we will reach net zero emissions across the whole of our Real Assets platform by 2040. Progress includes:

- £1.4 billion invested in low carbon assets 56% of our 2025 investment target
- Invested £783 million of our £1 billion target in climate transition focused loans
- Reduced real estate carbon emissions in our portfolio by 37% and energy intensity by 19% exceeding our 2025 target

We understand that the highest-emission fuels cannot be part of a low carbon future. By the end of 2022, we will have divested from all companies making more than 5% of their revenue from thermal coal, unless they have signed up to Science Based Targets, or the funding for green project finance has been ring-fenced.

We enhanced our engagement escalation programme in the year to challenge the 30 largest emitters in our investments, responsible for 30% of global emissions, to deliver positive climate transition action, or we will withdraw our capital.

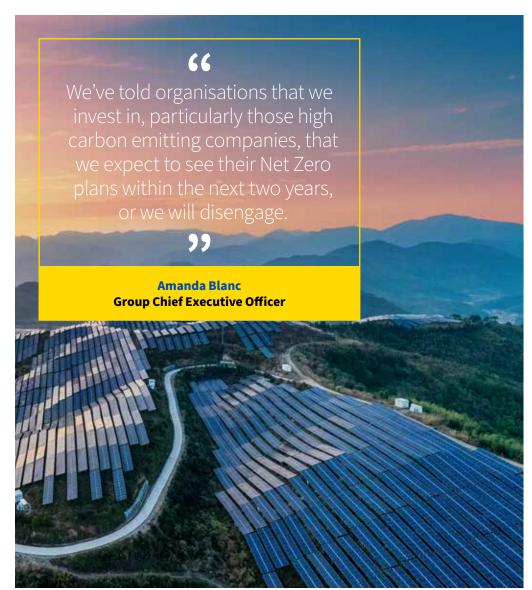
The programme includes a five-step engagement approach, with progress monitoring on a sixmonthly basis for a period of three years.

As part of tackling climate together, the Aviva Staff Pension Scheme includes a new default investment strategy which seeks to be as green as possible with the strongest ESG options available, consistent with the Trustee's ambition for members saving to be Net Zero carbon emissions by 2040.

It takes innovation in fund management

The ability to predict and meet the challenges of tomorrow today is just as pertinent in our investment business. Late last year, we added the Aviva Investors Social Transition Global Equity Fund and the Aviva Investors Natural Capital Transition Global Equity Fund to our Sustainable Transition range. The Funds will invest in companies that are managing their social and environmental impacts and providing solutions to support the transition to a sustainable future for both people and planet. Active ownership and macro stewardship are key parts of the strategy to drive change by engaging with companies in the funds, and with policymakers to reform markets.

The Social Transition Fund invests in businesses that are enhancing the way they respect human rights, promote decent working conditions and engage in responsible corporate behaviour. The Fund also invests in companies that provide solutions creating improved access to education and health and wider financial inclusion.







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The Natural Capital Transition Fund invests in companies that are transitioning their business models across the themes of sustainable land, sustainable oceans, the circular economy and climate change. The Fund donates 5 basis points of its management fee to ecosystem restoration projects.

It takes innovation in insurance

We won't solve tomorrow's problems with today's solutions and the support we provide to customers is no different. Last year saw us enhance our UK domestic property insurance product to cover solar panels, air/ground source heat pumps and battery storage with no additional premium. Aviva's renewable energy insurance business has grown to more than 150% of the size of the fossil fuel power generation book it exited in 2019. A strong presence in the onshore wind, solar power and battery storage markets has helped drive the success of this fast evolving business.

In Canada, we offered endorsements to cover domestic solar panels and wind turbines.

We continue to develop products which reward customers for environmentally responsible actions to ensure that they can play their part in our ambition to secure a just transition in our economy.

Aviva takes its responsibility to influence systemic change, to nudge us all towards a just transition. We are doing this in many ways, from the innovative financial products we offer in the market, through using our voice in alliances such as the GFANZ, NZAOA, NZIA, IIGCC, Transition Pathway Initiative and Climate Action 100+.

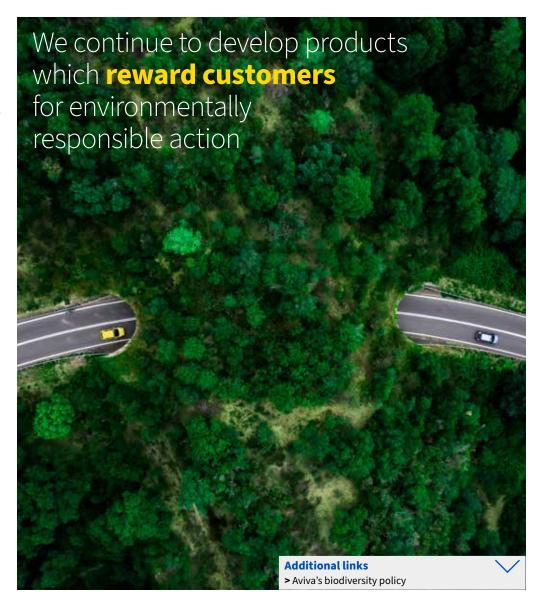
We were actively engaged with policy makers, business and industry at COP26, supporting the announcement to make the UK the first Net Zero financial centre and requirement for businesses to issue a climate transition plan – we published a joint report with the WWF earlier this year asking the chancellor to mandate Net Zero transition plans aligned with a 1.5oC future, demonstrating again how we advocate for real change.

It takes innovation in services

In November 2021, we launched the market-leading 'ESG Profiler' tool on our adviser platform – this supports financial advisers reviewing customers' investments from an ESG perspective. This tool improves the transparency of funds, enabling our customers to select a fund that delivers against their investment appetite and ethical objectives.

It takes focus on bio-diversity

Tackling climate change and biodiversity loss together is critical; they are closely linked and success in one fundamentally depends on success in the other. Protecting and enhancing the planet's precious biodiversity is an integral part of Aviva's long-standing commitment to sustainability. We were the first UK insurer to commit to the Finance for Biodiversity Pledge. As part of our commitment, we launched a Biodiversity policy. The policy outlined a set of principles to guide biodiversity decision making and action within Aviva from 2021 onwards. Read our biodiversity policy online.



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Aviva's role at COP26

COP26 was an important step in the international climate change negotiations and global efforts to avert the worst consequences of climate change and to ensure a just transition. With its critical role in the economy, Aviva has long participated in this process because we care about our customers, shareholders, and clients whose assets we manage.

At Glasgow, we again used our voice to support strong commitments and leadership on climate action. We were pleased with the GFANZ and ISSB announcements, among others, which we had been actively encouraging for many years. We had eight colleagues attend including our most senior leaders, among the 20,000 delegates and 100 heads of state at COP26.

Timeline

02/11

deforestation pledge signed by UK and over 100 countries, covering 85% of world's forests -Aviva is a signatory



Aviva publishes a call to action in the Financial Times and guardian (Co-signed by 40 other businesses)





Steve Waygood, Chief Responsible Investment Officer, Aviva, spoke at the Green Horizon Summit about mobilising the financial markets to deliver Net Zero and the role of investors' as macro stewards of change

Aviva was one of over 30 leading financial institutions (with AUM of \$8.7 trillion) to commit to and tackle agricultural commodity-driven deforestation GFANZ launched

- Aviva is a signatory, initiator and driving force to bring the alliance together
- \$130 trillion firepower



03/11



COP Finance Day

Amanda Blanc, Group CEO, Aviva plc, said: "We can't solve the climate crisis without involving women. And we won't create equality for women unless we address the climate crisis

With so much at stake, it is negligent beyond belief to ignore the impact on half the world's population and the contribution women can make. That is why I've convened a group of female leaders in finance to consider what more can be done to improve gender equality when designing, delivering and accessing climate finance." Launch of Women in Finance Climate Action Group which Amanda chairs.



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Aviva's role at COP26 continued

Timeline

03/11

UK Chancellor announced the UK will be the first Net Zero aligned financial centre, mandating climate transition plans for UK listed companies. Taskforce on Climate Transition Plans announced, which Amanda Blanc and Aviva have been asked to take part in.





the UK's lead on the need for climate transition plans and require firms to outline their plans for decarbonising basis. Publication of these



Mark Versey, CEO of Aviva Investors, called on countries participating at COP26 to follow investments in line with national targets on a comply or explain plans should be made mandatory, he said.

04/11

Global Coal to Clean Power Transmission Statement – 20 countries agreeing to stop funding fossil fuel projects abroad, going beyond coal to include new oil and gas projects and shifting around \$8 billion each year to clean energy projects instead. Aviva has been campaigning on the removal of fossil fuel subsidies since 2014.



21x Club launched urging people to understand what is in their pension and make it more sustainable using Aviva's research to back up their call

Aviva sponsored Darwin 5G Autonomous Renault Twingo on show at the zero-emission transport hub in front of the Green Zone



Climate Action: It takes a transition to electric vehicles

Aviva is committed to decarbonisation. We're taking action to move our entire fleet of company vehicles to electric vehicles by 2025, and we're helping our employees lower their own carbon footprint by making electric vehicles more affordable to them.

We are evolving our products to support customers transitioning from traditional vehicles to Electric - covering charging points, charging equipment, and offering award winning breakdown cover for electric vehicles.

Case study

And when something does go wrong, our in-house repair centres, Solus, have already invested to ensure that 50% of their technicians are qualified to repair electric vehicles in sites all across the UK.

In March 2021, Aviva signed up to the EV100 pledge, committing us to making 100% of company vehicles electric by the end of 2025, and installing appropriate infrastructure on our premises.

Across our core markets, 39% of company vehicles have already been switched to electric vehicles with plans to increase this to 70% by the end of 2022. Our average CO₂ per km per vehicle continues to fall as we replace vehicles with these alternative fuel options.

We have installed electric vehicle charging infrastructure across some of our offices in core markets. Currently, 2% of standard parking spaces are dedicated to this, and we are targeting an increase to 10% by the end of 2025.

This year, we have made electric vehicles more accessible and affordable to our people. Eligible employees can sacrifice a portion of their gross salary before tax and national insurance to pay for an electric vehicle. This can result in savings of up to 40% in monthly vehicle costs. In addition, we are increasing the maximum limit on our Cycle to Work Scheme from £2,000 to £4,000, bringing 98% of electric bicycles into the scheme.

Beyond our own operations, we are using our investment to increase the availability of electric vehicle charging. Our Real Assets Investment Team are also looking to install and provide electric vehicle charging units at over 60 UK sites in our real estate investment portfolio, with potential for a further 240.

of company vehicles have switched to electric

Aviva has committed that all new company vehicle leases are either electric or plug-in hybrid by 2025. This is an important step as we work towards Net Zero in our own operations by 2030 Aviva aims to be the UK's leading insurer and we have a responsibility to ensure our own operations are helping to tackle the climate crisis.

Nick Amin Chief Operating Officer Summary

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Climate Action continued

The climate crisis is one of the greatest and most urgent threats facing our planet. We must reduce the risks and seize the opportunities presented by a new kind of economy and we will continue to work with our people, customers and shareholders to deliver on that.

> **Amanda Blanc Group Chief Executive Officer**

Additional links > Aviva climate-goals

Looking ahead

We will work together with our employees, our suppliers, and the companies we invest in to take action on climate change.

Goals

- Become a Net Zero company by 2040
- Achieve a 25% reduction in carbon intensity of assets by 2025, and 60% by 2030
- Have Net Zero operations and supply chain by 2030



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Stronger Communities



Alignment to UN SDGs







Communities

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Stronger Communities

Stronger communities help us to overcome life's challenges and achieve more together. We will work with our customers, communities and partners to rebuild a stronger economy and deeper human connections post pandemic and beyond. We will also help more people find the financial security they need for a better tomorrow.



It takes investment

Aviva is investing £10 billion in UK infrastructure and real estate to help our economy and communities bounce back. We invest in the UK's regions and cities to build vital and sustainable infrastructure. This investment will play a role in the creation of jobs across the country.

In 2021 our community investment totalled over £31.8 million helping over 2.1 million people be more resilient (target 10 million by 2025). We help people build climate resilience (e.g. flood protection), financial resilience (e.g. financial capability and inclusion) and healthy, and diverse communities.

It takes partnership

Our people are passionate about using their skills in our communities and raising funds for organisations that make a difference. We offer all our people paid volunteering leave and in 2021 our employees delivered 19,091 hours of volunteering and raised over £1.03 million for good causes.

The Aviva Foundation, primarily funded by Aviva's unclaimed assets from the shareholder registry, was set up at the end of 2018 and has committed more than £7.8 million in grants making a positive impact for Aviva's customers, communities and the climate. In 2021 the Aviva Foundation won Best Corporate Foundation at the Business Charity Awards.

Strategic partnerships with trusted organisations are vital to meeting our sustainability ambition.

That's why we've announced a new climate-focused partnership with the world's leading conservation charity, WWF.

Over three years, Aviva will be WWF's lead partner in the insurance and pensions sector, focused on:

- **Realignment:** Realignment of the finance sector to a 1.5°C pathway, calling on governments to take action and inspiring more companies to do the same.
- Resilience: Working with communities in the UK and Canada to build healthier and more resilient ecosystems that help reduce the risk of climate-related natural disasters and create wider benefits for people. For example, Aviva Canada will invest \$1 million, across three years, in WWF-Canada's Nature and Climate Grant Program, to help communities and Indigenous organisations restore degraded lands and shorelines in order to improve habitats and capture carbon.
- Engagement: Engaging millions of our people and customers to help them become more resilient to extreme weather and support them in taking action personally to build a more sustainable future.

Aviva have worked with the British Red Cross since 2016 to help communities become safer and stronger in times of uncertainty and crisis.





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Stronger Communities continued

In 2021 Aviva and the Red Cross won the Charity Times Awards Corporate Social Responsibility Project of the Year Award for our COVID-19 Response. We continue to work together to help communities bounce back from the impacts of COVID-19 and be ready for future emergencies. Together we supported free wellbeing education, the recovery and resilience of front-line responders, services for the most isolated and a Hardship Fund supporting those financially at risk, as well as the Disaster Relief Alliance to help communities prepare for, respond to and recover from disasters all around the world.

It takes care

We take our responsibility for protecting vulnerable customers' rights seriously and our green and accessible products and services enable our customers to be more environmentally responsible or give them easier access to the protection they need for themselves and their families. For example:

- Aviva and the Resolution Foundation launched a report titled 'Building a Living Pension' focused on closing the pension savings gap for low to-middle income families. Aviva is supporting calls for a new Living Pension standard to be created.
- Protection policyholders in Ireland are provided with a range of unique benefits including The Best Doctors second medical opinion service.
 This gives access to over 50,000 of the world's top physicians, at no extra cost, allowing customers to investigate treatment options and access mental health support with free counselling.

We use our business insight and influence to tackle the issues our communities face. This year we have seen first-hand the impact of extreme weather on homes and livelihoods across many parts of the UK. We are taking immediate and widespread action across all parts of our business in response to this crisis.

In the summer we launched our first Building Future Communities report. In the report, we call for urgent action to ensure UK homes and businesses are protected from flood and extreme weather events caused by climate change. The report calls for seven key steps that are urgently required by government, local authorities, developers, industry bodies and business to address the threat climate change poses to UK property, livelihoods and communities.

Aviva Canada's Take Back Our Roads campaign uses our risk insight and expert partners to support schools make tangible environmental changes that will improve road safety in their school zones.



Additional links









Stronger Communities

Case study

Stronger Communities: It takes empowering local communities and their inspirational projects

The Aviva Community Fund (ACF) supports innovative charities by helping them raise funds for today and build sustainability for tomorrow.

ACF has been running for over ten years as a global programme.

In the UK, we have used the ACF platform to invest £9 million in over 6,000 good causes since 2015.

Today we support projects that are fighting climate change and building stronger, more resilient communities across the UK, so we invest in two key areas:

Climate Action: Promoting healthy, thriving communities by preventing, preparing for and protecting against the impacts of climate change.

Financial Wellbeing: Helping people to take control of their wellbeing by giving them the tools to be more financially resilient and independent.

Aviva employees distribute £250,000 of Aviva funding every quarter, through our voucher scheme. Our people review fundraising pages, donating the funds they're given to back the causes that resonate most with them.

Employee volunteering with ACF causes is encouraged to build people skills, strengthen community relationships and boost employee pride.

A great example of ACF in action is the Plastic@Bay project. Plastic@Bay raised £5,000 to develop machines that will recycle ocean plastic picked up from local beaches and give it a second life. The organisation picks up between 5 and 10 tons of plastic waste from local beaches each year. Instead of just sending the waste plastic to landfill, for every fence post they make, the Plastic Lab could recycle around 16kg of ocean plastic.

On top of reducing plastic pollution, products made from recycled plastic generally create up to 82% less carbon emissions than those made with virgin plastic. And Plastic@Bay has a good market for the fence posts on their doorstep due to the farming community they are part of – keeping their carbon footprint even lower.

Importantly, by clearing plastic from local beaches, the team are also helping to prevent danger and death to wildlife and are playing a part in helping to prevent tiny plastic particles entering the food chain.

£9 million

invested via Aviva's UK Community
Fund since 2015

66

It's important to give ocean plastic a second life because if we don't recycle it, it ends up in landfill. We're keeping what other people have thought of as waste and basically putting it back into circulation. When we recycle ocean plastic into a clock or a fence post, it's something that's going to be around for many, many more years.

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Dr Joan D'Arcy Plastic@Bay Co-founder

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Communities Case study

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Stronger Communities continued

Aviva is investing in UK infrastructure and real estate to help our economy and communities bounce back. We invest in areas such as social housing, renewable energy and rail networks. This will ultimately fund people's savings and retirement, aiming to deliver stable returns to our customers and funding a sustainable future for the UK.

> **Amanda Blanc Group Chief Executive Officer**

Looking ahead

We will work with our people, customers and partners to build strong and resilient communities, and help more people get the insurance protection and income in retirement they need for a bright future.

Goals

- £10 billion UK infrastructure and real estate investment by 2023
- >13% (and growing) UK population preparing for retirement and retiring with Aviva
- 2% of annual profits before tax invested in the community, boosting our partnership with WWF to increase community resilience
- Double employee volunteering from 2021 to 2025

Additional links

> Building Stronger Communities



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Alignment to UN SDGs





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To achieve our ambition, we need to embed sustainability into every part of our business. From how we make decisions to how we act and communicate, Aviva's Sustainability Ambition will help guide our actions as a company to create a brighter future for everyone.

It takes good governance

We have clear policies and systems in place to ensure high standards across fundamental issues like data protection, combatting corruption and financial crime, fair payment of tax, protecting vulnerable customers, upholding human rights, and supporting employee rights and wellbeing.

Our human rights policy sets out the Group's commitment to respect human rights and identifies the key stakeholders and issues for our business. In 2021 we published our latest Anti Modern Slavery Statement and we conducted a Group-wide human rights due diligence assessment to create our action plan for 2022-2023.

We work hard to make sure our supply chain is responsible and sustainable. We do thorough checks of suppliers before we begin working with them, and ask that they sign our Supplier Code of Behaviour. We continue to engage them around sustainability issues to help and influence our suppliers to act now on sustainability issues like climate change.

As a leading actor on sustainability, we advocate for systemic change to the international financial architecture so we can collectively deliver on the goals of the Paris Agreement.

We collaborate across our industry by driving global alliances such as Glasgow Financial Alliance for Net Zero (GFANZ), United Nations backed Net Zero Asset Owner Alliance (NZAOA), United Nations backed Net Zero Insurance Alliance (NZIA) and Net Zero Asset Managers initiative (NZAM).

In 2021 our responsible business approach in the UK has been assessed by two independent organisations - The Good Shopping Guide and the Good Business Charter — and we're now the first major insurer to have received both The Good Shopping Guide Ethical Company Award and be recognised by the Good Business Charter.

As part of our commitment to transparent reporting on our performance PwC have provided **reasonable assurance** over selected sustainability KPIs.







Sustainable Business

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As at end 2021 Aviva was the 34th largest listed company in the UK¹. As such, we are very aware that the tax we pay plays an important part in the economies and societies in which we operate. In 2020 we were the 8th largest corporate contributor of tax in the UK.

Aviva's tax policy is to pay the right amount of tax at the right time in each of the countries where we have operations, and we contribute taxes to governments around the world in two ways. Firstly, our 'tax borne' is the tax paid by Aviva Group, and this reflects a cost to our shareholders. Secondly, our 'tax collected' is the tax we collect and pay to tax authorities on behalf of customers, suppliers and employees. In 2021, our global tax contribution was £3.9 billion and was split between taxes borne and collected as set out here:

It takes being a fair and inclusive employer

Creating a diverse, inclusive organisation is a fundamental part of living up to our purpose of being with you today, for a better tomorrow. It means being there for all our people, serving all our customers well, and helping to contribute to fairer, more equal communities.

We want Aviva to be a place where our people can be themselves, and we want our workforce to reflect the customers and communities we serve. We have set ourselves stretching targets and we are determined to keep challenging ourselves to do more to build a workplace, industry and society that works for all.

In 2021 Anti-racism training was required learning for employees.

Tax paid in 2021

Business Area	Tax Borne	Tax Collected	Total Tax Contribution
Corporate income taxes	£0.4bn	-	£0.4bn
VAT, sales and premium taxes	£0.4bn	£1.1bn	£1.5bn
Tax on customer pensions, income and investments	-	£1.1bn	£1.1bn
Payroll taxes	£0.2bn	£0.5bn	£0.7bn
Business rates, environmental and other taxes	£0.2bn	-	£0.2bn
TOTAL	£1.2bn	£2.7bn	£3.9bn

¹ Based on Aviva's market capitalisation within the FTSE 100 as at end 2021

Additional links

Read more on our policies:

> Aviva's policies

> Aviva Investors' policies





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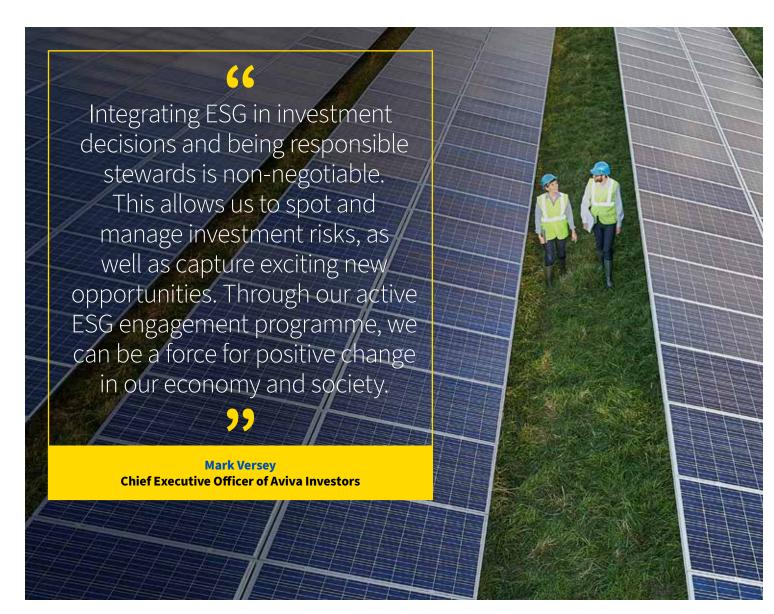
It takes responsible investing

Aviva is not just an insurer but a significant investor in the economy, investing in buildings, infrastructure projects and companies around the globe to help our customers save for their future. We do this, in part, through Aviva Investors, our global asset management company. Investing responsibly is not a fad. For us, it is an investment belief and we have a heritage in responsible investing dating back to the early 1970s.

We invest responsibly by building ESG considerations into all our investment processes and have continued to develop new products and solutions including expanding our Sustainable Outcomes Funds Range linked to the United Nations Sustainable Development Goals (SDGs).

We aim to improve our risk management and investment performance while at the same time help to create more sustainable investment solutions fit for the future. As an active owner of capital, our scale and influence help us drive the change required to build a better future for all our clients. This process includes areas such as climate change, biodiversity, human rights, plastics and gender diversity.

Demonstrating the depth of our ESG work, Aviva Investors received the highest grade in the latest United Nations Principles of Responsible Investment's annual assessment of A+ for our ESG strategy, governance and active ownership (i.e. engagement and voting).



Case study



Sustainable Business: It takes empowering people to make sustainable investment decisions

This year, Aviva has been working with trusted partners to increase awareness on the impact of investments. In collaboration with Make My Money Matter, Tumelo and others, we are empowering our customers to have more control over their investments and to make more sustainable decisions.

Aviva has been working with Make My Money Matter to highlight the important role pensions can play in tackling climate change and, following our own Net Zero pension announcement, challenging other schemes to commit to Net Zero.

We commissioned research which found that switching to a sustainable pension fund can have a 21 times larger impact on the environment than going vegetarian, giving up flying and switching energy provider. Based upon this research Make My Money Matter launched their 21x Club to encourage pension savers and pension providers to go green.

Aviva is piloting an investor opinion tool with the fintech start-up Tumelo that won Technology Innovation of the Year at the UK Pensions Awards 2021. Tumelo's platform helps individual pension members to see which companies their pension is invested into and to have a voice on the ESG issues these companies are facing, for example via advising us on AGM voting.

We have now launched Tumelo platforms with seven schemes and learnt that currently the most popular topics are environment, health, animal welfare, and human rights. The pilot is scheduled

to run until May 2022 and we are looking forward to considering the full set of results.

In 2021 Aviva announced the launch of the ESG Profiler on our adviser platform, enabling an independently verifiable assessment of client's holdings against six key ESG preferences.

The ESG Profiler, openly available via the platform, means holdings, funds or whole client portfolios can be assigned an ESG rating.

The preferences currently available are Climate Change (measured in CO₂ weight); Waste (kg); Water Security (ltrs); Women in Leadership (% women on boards); Deforestation (involvement) and Human Rights (involvement). As more data becomes available, further preferences will be added to reflect the ambitions of the UN's 17 Sustainable

The ESG Profiler tool also provides a potential safeguard against greenwashing, which is a major adviser concern. By assessing a fund's ESG credentials, advisers can demonstrate to clients, backed up by quantifiable and independent measures, how they are currently performing against the 6 key ESG preferences.

ESG is becoming the third key dimension of fund selection, after price and performance. The ESG profiler tool was designed to provide an objective assessment of assets, allowing clients to decide on what action they want to take to meet their investment aims in line with values that are important to them.

Mike Hogg Head of Platform Proposition Summary

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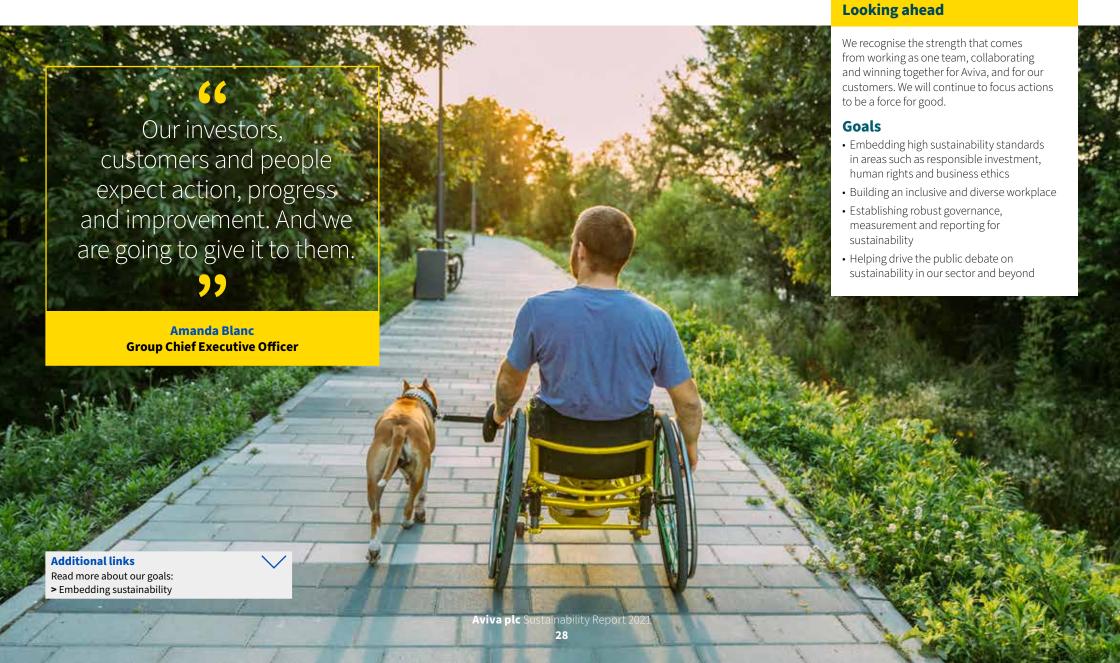
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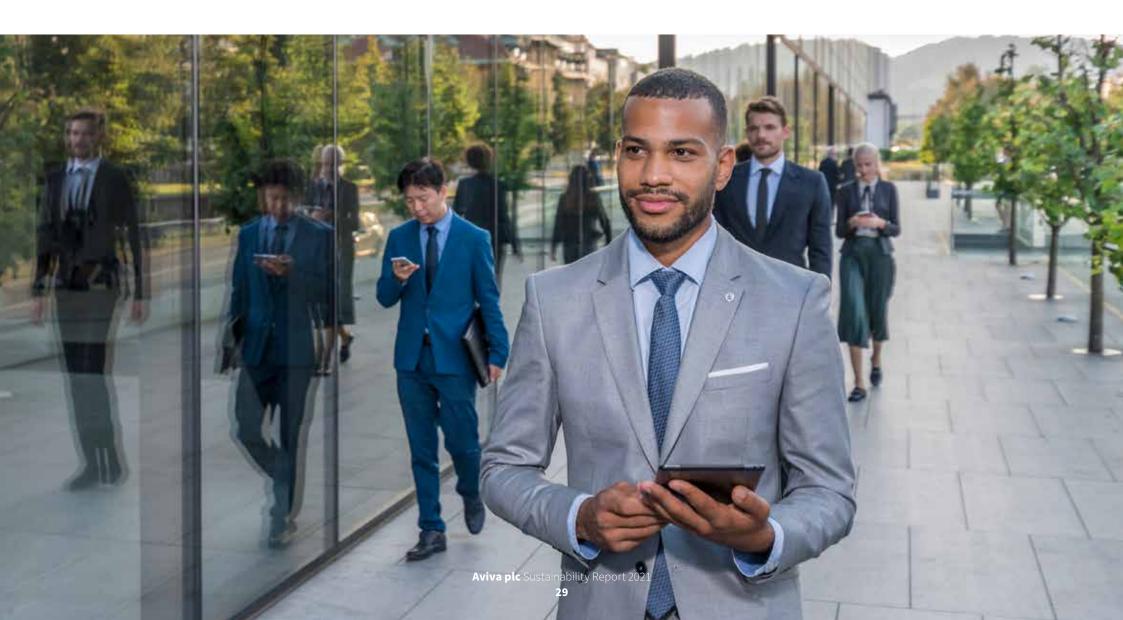




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Independent Assurance

Independent Reasonable Assurance Report to the Directors of Aviva plc on selected sustainability metrics



The Board of Directors of Aviva plc ('Aviva') engaged us to obtain reasonable assurance on the selected sustainability metrics (the 'Subject Matter Information') set out in Aviva's Annual Report and Accounts 2021, Sustainability Report 2021 and Climate-related Financial Disclosure 2021 (together the '2021 Reports') described more fully opposite.

Our assurance opinion does not extend to information in respect of earlier periods or to any other information included in, or linked from the 2021 Reports.

Our reasonable assurance opinion

In our opinion, the Subject Matter Information contained in Aviva's 2021 Reports for the year ended 31 December 2021 has been prepared, in all material respects, in accordance with the Reporting Criteria defined in the 'Subject Matter Information and Reporting Criteria' section opposite.

Subject Matter Information and Reporting Criteria

The Subject Matter Information needs to be read and understood together with the Reporting Criteria, which Aviva is solely responsible for selecting and applying. The Subject Matter Information and the Reporting Criteria are as set out in the table opposite and are marked with (AS) in the Sustainability Report 2021 and Climate-related Financial Disclosure 2021.

	Annual Report and Accounts				
Subject Matter Information	Our sustainability ambition	Our climate- related financial disclosure	Sustainability Report	Climate- related Financial Disclosure	Reporting Criteria
Weighted average carbon intensity (tCO ₂ e/\$m sales) of credit and equities in Aviva's shareholder and with-profit funds		•	•	•	
Investment in Green Assets	_	•	•	•	
Sovereign holdings exposure to climate-related risks (ND-GAIN)				•	
Actual weather-related losses versus expected losses				•	
Reduction in CO ₂ e against 2010 baseline	•		•		
Operational carbon emissions Scope 1, 2 and 3 (location-based and market-based)	•		•		Reporting
Carbon offsets	•		•		criteria as
Intensity ratios i. Scope 1 and 2 – location-based emissions $(tCO_2e) / £$ million GWP ii. Total location-based emissions $(tCO_2e) / £$ million GWP iii. Total location-based emissions $(tCO_2e) / £$ million GWP	•		•		published 2 March 2022
Electricity used from renewable sources (%)	•		•		
Energy consumption (MWh)	•		•		
% of employees that have read, understood and accepted the business ethics code	•		•		
Amount of community investment (£) – including value of skills	•		•		

¹ The maintenance and integrity of Aviva's website is the responsibility of the Directors; the work carried out by us does not involve consideration of these matters and, accordingly, we accept no responsibility for any changes that may have occurred to the reported Subject Matter Information or Reporting Criteria when presented on Aviva's website at www.aviva.com/content/dam/aviva-corporate/documents/investors/pdfs/reports/2021/aviva-cr-reporting-criteria-2021.pdf.

Independent Assurance





Independent Reasonable Assurance Report to the Directors of Aviva plc on selected sustainability metrics continued

Inherent limitations

The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, evaluation and measurement techniques that can affect comparability between entities and over time.

Non-financial performance information is subject to more inherent limitations than financial information, given the characteristics of the underlying subject matter and the methods used for determining such information. The precision of different measurement techniques may also vary.

In particular:

- The weighted average carbon intensity of credit and equities is based on actual and estimated carbon emission intensity factors provided by a third party provider.
- Carbon offsets are subject to inherent limitations, including but not limited to the extent of social impact, the risk of double counting, lack of additionality, leakage, permanence and uncertainties as to whether the expected reductions or removals will occur. This could impact the estimated reduction or removal of CO₂e assigned to those offsets.

The uncertainties and limitations are laid out in more detail in the Reporting Criteria.

Responsibilities of Aviva's directors

The Directors of Aviva are responsible for:

- determining appropriate reporting topics and selecting or establishing suitable Reporting Criteria for measuring or evaluating the underlying subject matter;
- ensuring that those criteria are relevant and appropriate to Aviva and the intended users of the 2021 Reports;
- the preparation of the Subject Matter Information in accordance with the Reporting Criteria including designing, implementing and maintaining systems, processes and internal controls over information relevant to the evaluation or measurement of the Subject Matter Information, which is free from material misstatement, whether due to fraud or error, against the Reporting Criteria; and
- producing the 2021 Reports, including underlying information and a statement of directors' responsibility, which provides a complete, accurate, balanced reflection of Aviva's performance in this area and discloses, with supporting rationale, matters relevant to the intended users of the 2021 Reports.

Our responsibilities

We are responsible for:

- planning and performing the engagement to obtain reasonable assurance about whether the Subject Matter Information is free from material misstatement, whether due to fraud or error;
- forming an independent opinion, based on the evidence we have obtained; and
- reporting our opinion to the Directors of Aviva.

Professional standards applied

We performed a reasonable assurance engagement in accordance with International Standard on Assurance Engagements 3000 (Revised) 'Assurance Engagements other than Audits or Reviews of Historical Financial Information' and, in respect of the greenhouse gas emissions, in accordance with International Standard on Assurance Engagements 3410 'Assurance engagements on greenhouse gas statements', issued by the International Auditing and Assurance Standards Board.

Our independence and quality control

We have complied with the Institute of Chartered Accountants in England and Wales (ICAEW) Code of Ethics, which includes independence and other requirements founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour, that are at least as demanding as the applicable provisions of the International Ethics Standards Board for Accountants (IESBA)'s International Code of Ethics for Professional Accountants (including International Independence Standards).

We apply International Standard on Quality Control (UK) 1 and accordingly maintain a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Independent **Assurance**



Independent Reasonable Assurance Report to the Directors of Aviva plc on selected sustainability metrics continued

Summary of work performed as the basis for our assurance conclusion

A reasonable assurance engagement involves performing procedures to obtain evidence about the Subject Matter Information. The nature, timing and extent of procedures selected depend on professional judgement, including the assessment of risks of material misstatement, whether due to fraud or error, in the Subject Matter Information. In making those risk assessments, we considered internal controls relevant to Aviva's preparation of the Subject Matter Information. A reasonable assurance engagement also includes:

- Considering the suitability in the circumstances of Aviva's use of the Reporting Criteria as the basis for preparing the Subject Matter Information;
- · Evaluating the appropriateness of evaluation and measurement methods, reporting policies used and the reasonableness of estimates made by Aviva; and
- Evaluating the disclosures in, and overall presentation of the Subject Matter Information.

Our procedures did not include testing the accuracy of the externally published input data provided by third parties, namely the estimated emission intensity factors provided by MSCI and the sovereign climate risk data sourced from Notre Dame Global Adaptation Initiative (ND-GAIN). Nor did we evaluate the quality or validity of the underlying carbon offsets.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other information

The other information comprises all of the information in the 2021 Reports other than the Subject Matter Information and our assurance report. The directors are responsible for the other information. As explained above, our assurance conclusion does not extend to the other information and, accordingly, we do not express any form of assurance thereon. In connection with our assurance of the Subject Matter Information, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Subject Matter Information or our knowledge obtained during the assurance engagement, or otherwise appears to contain a material misstatement of fact. If we identify an apparent material inconsistency or material misstatement of fact, we are required to perform procedures to conclude whether there is a material misstatement of the Subject Matter Information or a material misstatement of the other information, and to take appropriate actions in the circumstances.

Use and distribution of our report

This report, including our opinion, has been prepared solely for the Board of Directors of Aviva in accordance with the agreement between us dated 7 December 2021, in order to assist the Directors in reporting Aviva's sustainability performance and activities. We permit this report to be disclosed in the 2021 Reports for the year ended 31 December 2021, to assist the Directors in responding to their governance responsibilities by obtaining an independent assurance report in connection with the Subject Matter Information. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Board of Directors and Aviva for our work or this report except where terms are expressly agreed between us in writing.

PricewaterhouseCoopers LLP **Chartered Accountants** London 1 March 2022

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Focusing on what matters





Sustainability Governance

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Focusing on what matters

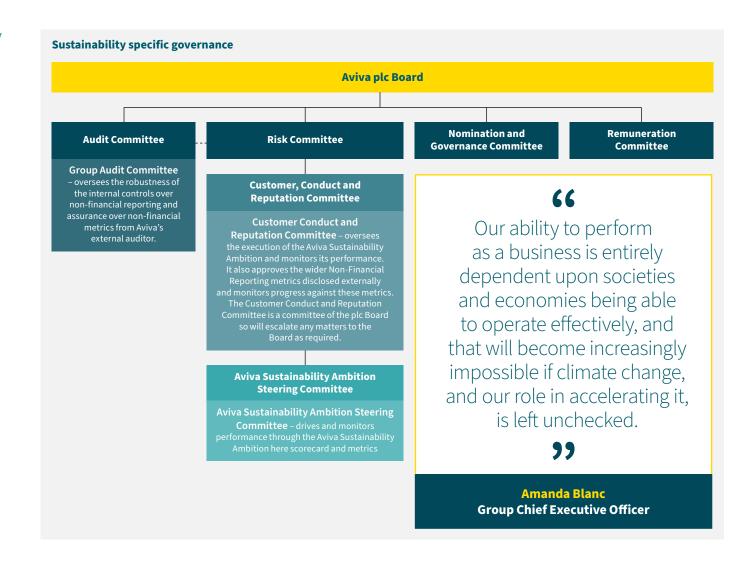
Sustainability Governance

Sustainability issues influence every aspect of our leadership decisions and day-to-day business activities. To ensure this remains the case, we have a clear and robust governance structure in place.

In 2021 we established the executive level Aviva Sustainability Ambition Steering Committee to drive and monitor the delivery of our plan and targets. The Aviva Sustainability Ambition Steering Committee has delegated authority from the Group Executive Committee. The Sustainability function, which reports to the Aviva Executive, provides sustainability expertise to enable delivery and coordination of local activity across Aviva's markets and functions. Crucially, there is clear individual executive accountability for all the sustainability KPIs. ESG factors are included in senior executive long term incentive plans.

Our progress and key performance metrics are reviewed regularly and overseen by the Aviva Group's Customer, Conduct and Reputation Committee

Aviva plc is subject to the UK Corporate Governance Code (the Code), which we aim to comply with fully. Where appropriate, specific teams and committees exist to drive action on particular material issues, including climate change, data protection, diversity and inclusion, among others. Governance information required in accordance with TCFD can be found in the Climate-related Financial Disclosure section.





> Aviva's Climate-related Financial Disclosure



Sustainability

Governance





Focusing on what matters

Focusing on

what matters

Listening is vital as we focus our sustainability ambition on the most important current and emerging issues for our stakeholders and our business.

Research

As a business that's been around for over 325 years we have learnt to listen hard to our stakeholders. working with them to tackle the big challenges and identify risks and opportunities.

During 2019-2020 we conducted a materiality analysis. We did so to understand and prioritise action on the most important ESG issues for our business and stakeholders, both now and in the future, across our operations, investments, products and our influence.

We engaged over 9,000 Aviva stakeholders (employees, customers and consumers, intermediaries, partners and peers, civil society and opinion formers) across all core markets. This process identified and ranked 43 material issues. The results informed the development of our sustainability ambition which focuses on the most important issues and levers of change to address the needs of our stakeholders and the challenges and opportunities that our business faces in delivering our strategy.

We review megatrends, risk best practice and stakeholder insight annually to ensure our priorities continue to reflect the current environment.

Research

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Key stakeholders

- Consumers
- Employees
- Institutional customers
- Shareholders
- Intermediaries
- · Corporate partners
- Opinion formers
- · NGO's

Priorities



Integration with Aviva's Strategy

We aim to lead the UK financial services sector on climate change, building stronger, more resilient communities and running ourselves as a sustainable business.

Focus areas

- Climate Action
- Stronger Communities
- Sustainable Business

Levers of change identified

- Investments & Underwriting
- Purposeful Propositions
- People & Operations
- Extending Impact & Voice

Targets and actions agreed

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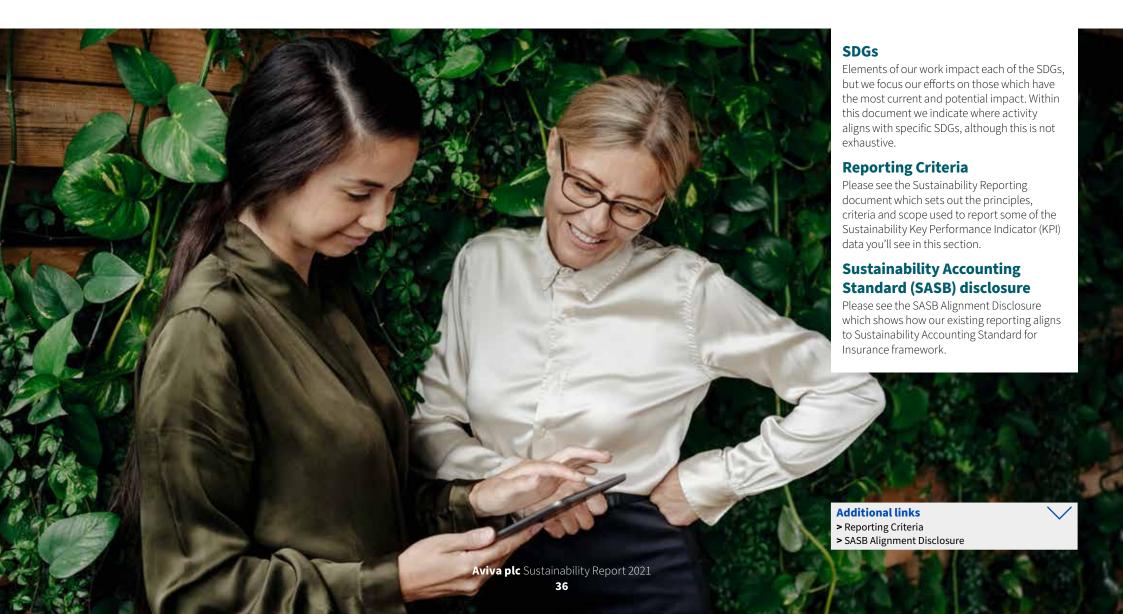
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Climate data

KPIs	Assurance	2021	2020	2019	Change between 2020 and 2021	2021 target	Met target	2022 target	Notes	SDG Mapping
Investment in green assets (in £ billions - cumulative)	AS	7.6	4.4	3.6	73%	N/A	N/A	N/A	Of the £7.6 billion in green assets invested by 31 December 2021: £4.4 billion is in low carbon infrastructure, £1.6 billion in green, social and sustainability bonds, and green and sustainability-linked loans and £1.6 billion in climate transition funds.	7 11 12 13
Weighted average carbon intensity (tCO₂e/\$m sales) of credit and equities in Aviva's shareholder and with-profit funds	AS	134	144	160	(7)%	N/A	N/A	N/A	By 2025, we will cut the carbon intensity of our investments by 25%, and by 2030 we will cut carbon intensity by 60% using a 2019 baseline.	7 11 12 13
Reduction in CO₂e against 2010 baseline	45	81%	76%	66%	5%	5pp reduction in 2021 and Net Zero by 2030	Yes	5pp reduction in 2022	COVID-19 continues to impact on our operations with majority of staff working from home during 2021. Through a combination of reduced office occupancy as a result of COVID-19 restrictions and implementing energy conservation measures across core UK, Ireland and Canadian offices we have continued to reduce our operational emissions.	7 11 12 13
Net Zero for Scope 1 and 2 operational by 2030 (8% reduction per annum)		11%	New for 2021			N/A	N/A	8% reduction per annum		7 11 12 13
Operational carbon emissions (tonnes CO ₂ e) - absolute	AS	27,713	33,605	50,755	(18)%	5pp reduction in 2021 and Net Zero by 2030	Yes	5pp reduction in 2022		7 11 12 13





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- 15 Life on land
- Peace, justice and strong institution
- Partnerships for the goals

Memberships

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Climate data continued

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KPIs	Assurance	2021	2020	2019	Change between 2020 and 2021	2021 target	Met target	2022 target	Notes	SDG Mapping
Operational carbon emissions (tonnes CO ₂ e) - relative	AS	27,713	33,605	50,755	(18)%	5pp reduction in 2021 and Net Zero by 2030	Yes	5pp reduction in 2022		7 11 12 13
% of CO ₂ e emissions from our operations offset annually		100%	100%	100%	100%	100%	Yes	100%	Aviva continues to offset its operational carbon emissions, retaining its position as a carbon neutral company.	7 11 12 13
Operational carbon emissions Scope 1 (tonnes - CO₂e)	AS	10,630	11,738	14,180	(9)%	Net Zero by 2030	Yes	Net Zero by 2030	Primarily achieved through a reduction in natural gas consumption by implementing energy conservation measures across core UK, Ireland and Canadian offices.	7 11 12 13
Operational carbon emissions Scope 2 location-based (tonnes - CO ₂ e)	AS	13,067	16,879	22,690	(23)%	Net Zero by 2030	N/A	Net Zero by 2030	We have introduced a number of energy conservation measures across core UK, Ireland and Canadian sites.	7 11 12 13
Operational carbon emissions Scope 3 (tonnes - CO ₂ e)	AS	4,016	4,988	13,885	(19)%	Scope 3 operational emissions Net Zero by 2030*	N/A	Scope 3 operational emissions Net Zero by 2030*	Continued low air travel as a result of COVID-19 restrictions, combined with increased use of technology to interact with colleagues and customers.	7 11 12 13





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KPIs	Assurance	2021	2020	2019	Change between 2020 and 2021	2021 target	Met target	2022 target	Notes	SDG Mapping
Scope 3 - Homeworking energy usage (tonnes - CO ₂ e)		3,051	New for 2021			N/A	N/A	N/A	We take responsibility for reporting and offsetting homeworking emissions. These numbers are not assured due to the assumptions that we have had to make.	7 11 12 13
% of new policyholder business invested into sustainable impact or net zero aligned funds (UK Life S&R)		21.9%	New for 2021			N/A	N/A	20%		

- 1 Scope 1: natural gas, fugitive emissions (leakage of gases from air conditioning and refrigeration systems), oil, and company-owned cars
- 2 Scope 2: Electricity (data based on GHG Protocol Scope 2 location-based methodology)
- 3 Scope 3: business travel and grey fleet (private cars used for business), waste and water
- *Remaining Scope 3 emissions Net Zero by 2040 please see www.aviva.com/climate-goals for more details.





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Additional indicators	Assurance	2021	2020	2019	Notes	SDG Mapping
Water consumption (m³) – absolute		225,397	250,412	305,237	Reduced office occupancy has resulted in an overall reduction in water consumption but scale of reduction reduced as systems required regular flushing as a Health & Safety legislation measure.	6 7 11 12 13
Waste generated (tonnes) – absolute		1,014	1,749	3,462	Office waste has decreased due to activity to improve space planning and housekeeping.	11 12 13
Recycling rate (%)		67%	64%	69%	Recycling rate has improved due to increased focus on waste segregation at source within offices.	11 12 13
Waste to landfill (tonnes)		39	101	360	Improved space planning and housekeeping as a result of Smart Working programme.	11 12 13
Paper used (tonnes)		562	868	1,936	Increased homeworking has lowered requirement for paper use plus restricted access to printers as part of smart working.	11 12 13
Energy consumption (MWh)	AS	93,839	117,163	150,692	Reduction achieved through a combination of low office occupancy and implementation of energy conservation measures across core UK, Ireland and Canadian offices.	7 11 12 13
Total electricity used/CDP electricity use (MWh)		50,522	66,538	81,712	Increased on-site generation as a result of solar carport and battery storage system fully operational at our Perth office.	7 11 12 13
Electricity used from renewable sources (%)	AS	81%	62%	67%	Increase achieved though purchasing of energy certificates in Canada plus France increasing volume of green electricity purchased.	7 11 12 13
Amount of renewable energy generated (UK) MWh		1190	784	682	Increased on-site generation as a result of solar carport and battery storage system fully operational at our Perth office.	7 11 12 13





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Additional indicators	Assurance	2021	2020	2019	Notes	SDG Mapping
Business mileage (road) (million kms)		19.25	15.69	33.71	Significant travel in France where local agents were brought together for a bi-annual conference in the summer. This figure should reduce next year due to the sale of some Aviva businesses.	11 12 13
Business mileage (air) (million kms)		2.98	10.04	48.82	Reduction due to COVID-19 restrictions and increased use of technology to interact with colleagues and customers.	11 12 13
Business mileage (rail) (million kms)		3.68	4.03	26.32	Reduction due to COVID-19 restrictions and increased use of technology to interact with colleagues and customers.	7 11 12 13
Number of green or reduced carbon footprint propositions		33	31	27	Propositions from disposed of businesses that were included in 2020 / 2019 reporting are excluded for 2021. Propositions within UK, Canada, Ireland, India and China are reported for 2021.	7 11 12 13
% of fleet that are electric / hybrid (EV100) - 100% by 2025		39%	48%		Group-wide.	11 12 13





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Streamlined Energy and Carbon Reporting (SECR) data

			AS 2021 ¹			2020	2019		
	Offshore	UK	Total	Restated ² Offshore	UK	Restated ² Total	Restated ² Offshore	UK	Restated ² Total
Emissions ³				·					
Scope 1 (tCO ₂ e)	1,760	8,870	10,630	3,352	8,386	11,738	4,702	9,478	14,180
Scope 2 (tCO ₂ e)	5,640	0	5,640	8,610	8,269	16,879	10,529	12,161	22,690
Scope 3 (tCO ₂ e)	2,944	1,072	4,016	3,078	1,910	4,988	7,349	6,535	13,884
Total emissions (tCO ₂ e)	10,344	9,942	20,286	15,040	18,565	33,605	22,580	28,174	50,754
Carbon offsets ⁴ (tCO ₂ e)	(10,344)	(9,942)	(20,286)	(15,040)	(18,565)	(33,605)	(22,580)	(28,174)	(50,754)
Total net emissions	0	0	0	0	0	0	0	0	0
Location-based									
Scope 1 location-based (tCO ₂ e)	1,760	8,870	10,630	3,352	8,386	11,738	4,702	9,478	14,180
Scope 2 location-based (tCO ₂ e)	7,155	5,912	13,067	8,610	8,269	16,879	10,529	12,161	22,690
Total Scope 1 and 2 location-based (tCO ₂ e)	8,915	14,782	23,697	11,962	16,655	28,617	15,231	21,639	36,870
Scope 3 location-based (tCO ₂ e)	2,944	1,072	4,016	3,078	1,910	4,988	7,349	6,535	13,884
Total location-based (tCO ₂ e)	11,859	15,854	27,713	15,040	18,565	33,605	22,580	28,174	50,754

Notes

Scope 1: natural gas, fugitive emissions (leakage of gases from air conditioning and refrigeration systems), oil, and company-owned cars Scope 2: electricity

Scope 3: business travel and grey fleet (private cars used for business), waste and water

Location-based: A location-based method reflects the average emissions intensity of grids on which energy consumption occurs Market-based: A market-based method reflects emissions from electricity that companies have purposefully chosen

- 1 Independent reasonable assurance has been provided only over 2021 data marked with this symbol. Assurance on emissions figures is provided by PricewaterhouseCoopers LLP. PwC's assurance statement can be found in this document. Aviva's Reporting Criteria can be found in a separate document
- 2 The 2021 amounts exclude the markets who have exited the Group. As a result the 2020 and 2019 comparative amounts have been re-presented from those previously published
- 3 Emissions are included where Aviva has operational control, including joint ventures
- 4 In 2021, we offset our residual carbon emissions from our Scope 2 market-based total as this takes account of the reduced emissions from our use of electricity from renewable sources. In 2020 and 2019 we offset Scope 2 location-based total. As at 1 March 2022, of the 20,286 credits purchased in relation to the 2021 market-based emissions footprint, 7,691 were retired and 12,595 were committed to be retired.





Streamlined Energy and Carbon Reporting (SECR) data continued

			AS 2021 ¹			2020	2019		
	Offshore	UK	Total	Restated ² Offshore	UK	Restated ² Total	Restated ² Offshore	UK	Restated ² Total
Market-based									
Scope 2 market-based (tCO ₂ e)	5,640	0	5,640	6,901	0	6,901	8,236	192	8,428
Energy consumption									
Energy consumption (MWh)⁵	28,292	65,547	93,839	43,352	73,811	117,163	58,402	92,290	150,692
Intensity ratios									
Scope 1 and 2 – location-based emissions (tCO ₂ e) / £ million GWP	0.62	0.97	0.80	0.83	1.14	0.98	0.92	1.64	1.24
Total location-based emissions (tCO ₂ e) / £ million GWP	0.83	1.04	0.94	1.04	1.27	1.16	1.36	2.13	1.70
Total location-based emissions (tCO ₂ e) / employee	0.73	1.02	0.87	0.88	1.18	1.02	1.67	1.69	1.56

Independent reasonable assurance has been provided only over 2021 data marked with this symbol. PwC's assurance statement can be found in this document. Aviva's Reporting Criteria can be found in a separate document.





Memberships

and Accreditations

Communities data

KPIs	Assurance	2021	2020	2019	Change between 2020 & 2021	2021 target	Met target	2022 target	Notes	SDG Mapping
Amount invested in UK infrastructure (£bn)		4.3	New for 2021			£10bn invested in UK infrastructure by 2023	N/A	£10bn invested in UK infrastructure by 2023	As at 31 December 2021.	1 2 3 4 5 8 9 10 11 13 14 15
Amount of community investment (£)- including value of skills	AS	31.8m	43.1m	11.8m	(26.2)%	Average of 2% of pre-tax profits of core markets between 2021 and 2025	Yes	Average of 2% of pre-tax profits of core markets between 2021 and 2025	The total amount of Community Investment for 2020 and 2019 has been restated to exclude businesses we disposed of during 2021. Restatement enables comparability of data over a three-year period.	1 2 3 4 5 8 9 10 11 13 14 15
Number of employee hours spent volunteering		19,091	29,200	68,200	(35)%	Double the average hours of volunteering used per person by 2025	N/A	Double the average hours of volunteering used per person by 2025	Volunteering hours and number of people volunteering has decreased year-on-year. This is due to the impact of COVID-19 and disposal of some Aviva businesses.	1 2 3 4 5 8 9 10 11 13 14 15
% of employees volunteering		10%	11%	33%	(1)%	N/A	N/A	>10%	Volunteering hours and number of people volunteering has decreased year-on-year. This is due to the impact of COVID-19 and disposal of some Aviva businesses.	1 2 3 4 5 8 9 10 11 13 14 15





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Communities data continued

Memberships

and Accreditations

KPIs	Assurance	2021	2020	2019	Change between 2020 & 2021	2021 target	Met target	2022 target	Notes	SDG Mapping
Number of beneficiaries helped through community investment		3.5m	5.1m	1.2m	31.4%	N/A	N/A	N/A		1 2 3 4 5 8 9 10 11 13 14 15
Number of people made more resilient		2.1m	3.4m	New for 2020	(38.2)%	10 million people made more resilient, cumulatively between 2020- 2025	N/A	10 millio people ma more resili cumulativ between 2 2025	helped with climate resilience ent, (e.g. flood resilience), financial resilience or with their health,	1 2 3 4 5 8 9 10 11 13 14 15
Additional Indicators						2021	2020	2019	Notes	SDG Mapping
% of UK adult population sa	aving or retiring	with Aviva				13.7%	New for 2021		Based on ONS 2021 predicted population number. 53.2m adult UK population.	N/A
% of UK adult population in	sured with Aviv	a				10.1%	New for 2021		Based on ONS 2021 predicted population number. 53.2m adult UK population.	N/A
% of UK properties insured	with Aviva (resid	dential)				8.3%	New for 2021		Based upon Committee on Climate Change 2019. 29m UK homes.	N/A
% of vehicles on UK roads in	nsured by Aviva	(personal a	nd comme	rcial)		9%	New for 2021		Based upon IBIS World. 38.6m vehicles on the UK roads.	N/A





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Memberships and Accreditations

Communities data continued

Additional Indicators	2021	2020	2019	Notes	SDG Mapping
Amount our people gave or fundraised (£)	1.03m	1.80m	2.10m	N/A	1 2 3 4 5 8 9 10 11 13 14 15
Number of propositions that include social inclusion considerations	36	81	36	Propositions from disposed of businesses that were included in 2020 / 2019 reporting are excluded for 2021. In 2020 50 short-term propositions specifically focused on helping customers to manage the impact of COVID-19. 12 of those COVID-19 specific social inclusion propositions remained into 2021. Propositions within UK, Canada, Ireland, India and China are reported for 2021.	5 8 10 11
2% of profit (before tax) invested in communities (average per year 2020-2025)	2.1%	New for 2021		This percentage is calculated from our total community investment and our group adjusted operating profit from core markets only.	1 2 3 4 5 8 9 10 11 13 14 15
£ of political / lobbying donations made	0	New for 2021		Aviva did not make any political donations during 2021.	16





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Acting sustainably data

Memberships

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KPIs	Assurance	2021	2020	2019	Change between 2020 & 2021	2021 target	Met target	2022 target	Notes	SDG Mapping
% of employees who have read, understood and accepted the business ethics code	AS	99.6%	98.7%	99.4%	0.9%	100%	No	100%	All employees are required to read, understand and sign their acceptance of the code annually. The percentage of employees who signed and accepted the code in 2019 and 2020 have been restated to exclude businesses we disposed of during 2021. Restatement enables comparability of data over a three-year period.	1 5 8 9 10 11
% of women in senior management		33.7%	31.9%	31.0%	1.8%	Maintain or improve	Yes	40% by 2024	Senior management is classed as employees at 'Head of' level or above.	5 9 10 11
% of customers covered by Aviva Data Governance, Data Privacy and Business Protection Standard		100%	100%	New for 2020	-%	100%	Yes	100%		5 9 10 11
% of registered suppliers that have agreed to the Supplier Codes of Behaviour		99%	99%	98%	- %	Maintain or improve	Yes	Maintain or improve	A registered supplier is one that has completed the Aviva supplier registration form on the Ariba network and that form has been checked and approved by the supplier registration team. All suppliers to the UK, Ireland and Canada are required to complete this process.	1 5 8 9 10 11
% of markets which have completed a human rights due diligence review		100%	100%	New for 2020	-%	100%	Yes	100%	Based on 6 markets, Aviva UK, Aviva Ireland, Aviva Investors, Aviva Canada, Aviva India and AVIVA-COFCO Life Insurance Co Ltd.	1 5 8 9 10 11





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Memberships Data and Accreditations

Acting sustainably data continued

Climate Action

KPIs	Assurance	2021	2020	2019	Change between 2020 & 2021	2021 target	Met target	2022 target	Notes	SDG Mapping
Number of board members have had ESG related briefings and capability building		39	New for 2021	_	—%	N/A	N/A	N/A	The figure relates to Aviva plc Board and Sub Board Members during 2021. In 2020 we showed 100% of Aviva Plc Board members attending. This year we expanded to sub-boards so now show as total number of members.	3 5 8 9 10 11 13
Total number of AGMs and EGMs where Aviva exercised its voting rights		6,648	New for 2021			N/A	N/A	N/A		11 12 16
Total number of resolutions at company meetings voted		70,956	New for 2021			N/A	N/A	N/A		11 12 16
% of resolutions where Aviva voted against company management recommendations		26.6%	New for 2021			N/A	N/A	N/A		11 12 16
Number of businesses that are at or above market average NPS®		5	5	5	_	Maintain or improve	Yes	_	This KPI comes from the annual Net Promoter Score®(NPS) survey, which is benchmarked against local competitors. UK GI, UK Life, Ireland GI, Ireland Life, Canada at or above market average NPS®.	11 12 16





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Additional indicators	Audited	2021	2020	2019
Key company data				
Number of customers		18.5m	18.4m	18.69m
Number of employees - FTE	AF	22,062	22,451	24,725
Number of employees - headcount		21,207	21,868	22,400
Average number of employees in continuing business - headcount		21,787	22,211	23,128
Group adjusted operating profit ^{t,R,1}	AF	£2,265m	£3,161m	£3,184m
Cash remittances ^{‡,R}		£1,899m	£1,500m	£2,597m
Value of new business: Adjusted Solvency II basis [‡]		£1,074m	£1,251m	£1,212m
Combined operating ratio [‡]		94.1%	96.2%	97.5%
Controllable costs ^{‡,2}		£3,686m	£3,935m	£4,022m
Estimated Solvency II shareholder cover ratio ^{1,R}		244%	202%	206%
Operating earnings per share ^{t,R,3}		43.9p	60.8p	60.5p
Total staff costs	AF	£1,839m	£1,930m	£2,036m
Corporate income tax paid	AF	£383m	£1,052m	£549m
Total dividend per share	AF	22.05p	21.0p	15.5p

Denotes an Alternative Performance Measures (APM) which provides useful information to enhance the understanding of our financial performance. Further information on APMs, including a reconciliation to the financial statements (where possible), can be found in the 'Other Information' section within the Annual Report and Accounts.

R Symbol denotes key performance indicators used as a base to determine or modify remuneration.

¹ Group adjusted operating profit is an APM which is used by the Group to supplement the required disclosures under IFRS. Please refer to note B in the 'Accounting Policies' section and to the 'Other Information' section within the Annual Report and Accounts for further information.

² Following a review of the presentation of claims handling costs, to achieve consistency in our reporting, comparative amounts for the year ended 31 December 2019 have been restated by £83 million (2018: £84 million) to include previously excluded claims handling costs attributable to the Life & Health businesses from the UK, Ireland and Poland in controllable costs.

 $^{3 \}quad \text{This measure is derived from the Group adjusted operating profit APM. Further details of this measure are included in the 'Other information' section of the Annual Report and Accounts.}$

Data marked has been taken from the audited financial statements of Aviva plc.





Corporate income tax paid	UK £m	Ireland £m	Canada £m	France £m	Italy £m	Poland £m	Singapore £m	Other £m	Total £m
Corporate income tax paid 2021	193	7	79	46	66	(8)	_	_	383
Corporate income tax paid 2020	779	4	42	94	48	69	12	3	1,052
Corporate income tax paid 2019	378	28	29	72	4	32	6	_	549

Additional indicators	2021	2020	2019	Notes
ESG Engagement				
Number of ESG engagement wins by Aviva Investors	420	90	New for 2020	Company changes consistent with previously communicated Aviva Investors tasks
Number of substantive ESG engagement meetings conducted by Aviva Investors	672	1501	1281	Direct company interactions led by the ESG team and equity and credit fund managers
Corporate Governance				
Malpractice issues reporting through 'Speak Up'	52	41	89	This is related to the number of Speak Up malpractice issues reported through our Expo reporting system



Data

Additional indicators	2021	2020	2019	Notes
Human rights and modern day slavery				
Number of modern slavery cases actual or alleged identified or reported within Aviva's supply chains and operations through 'Speak Up'	0	0	New for 2020	
Number of supplier modern slavery assessments conducted in current year	12	17	New for 2020	These assessments covered areas such as modern slavery, child labour, labour rights, Health and Safety, discrimination and working hours, etc in alignment with existing established standards (e.g. SA8000 and the ILO principles).
Number of ongoing modern slavery corrective action plans (CAPs)	15	10	New for 2020	Where a supplier assessment has been completed, the supplier has been issued with a corrective action plan (CAP) to improve their capability and address any issue raised during the assessment. These are addressed by Aviva working together with our suppliers.
Number of modern slavery corrective action plans (CAPs) successfully closed	14	7	New for 2020	This figure refers to the number of corrective action plans of (CAPs) successfully closed because the suppliers demonstrated to have improved their capability. Corrective action plans belonging to Aviva entities disposed of in 2020-2021 are also considered closed.
Number of engagements where Aviva Investors has raised specific human rights issues	260	73	39	Human rights engagements cover a multitude of topics including child labour, working conditions, living wage, indigenous peoples' rights and access to medicine. In addition, we wrote generic letters to 107 companies on human rights.
% of relevant boards, including sub-boards, that have approved Aviva's modern slavery statement	100%	100%	New for 2020	
Number of specialist staff trained on business and human rights & modern slavery issues since training launch in 2020	501	407	New for 2020	





Additional indicators	2021	2020	2019	Notes
Suppliers				
Signatory of the prompt payment code (UK only)	Yes	Yes	Yes	
% of invoices paid within 30 days of submission (UK only)	96.0%	95.0%	93.5%	
Customers				
Amount paid in benefits and claims to customers (£)	30.2bn	30.6bn	32.2bn	
Number of customer complaints per 1,000 policies in force (UK) Life/GI/Health	2.97	3.11	4.86	Fall in complaints mainly attributed to reduction in PPI mis-sale queries and the direct impact of COVID-19
% of complaints resolved within eight weeks (UK) Life/GI/Health	84%	70.5%	83.1%	Speed of complaints resolution largely back to pre COVID-19 levels
People				
% of employees who rate Aviva favourably on engagement index	72%	80%	N/A	In 2020 the method of calculating the engagement score changed, making it not comparable with previous year's data. See Reporting Criteria for more details.
% of employees who believe Aviva is a good corporate citizen	82%	91%	85%	
% of employees who believe they can be themselves at work without fear of prejudice or discrimination	82%	84%	82%	
% completion of internal diversity data	85.1%	43.9%	New indicator	
% of women on the Aviva Executive Committee	36%	39%	20%	
% of ethnically diverse employees in senior leadership roles in the UK	9.1%	10.5%	N/A	
% of Aviva leadership team's (ExCo) LTIP based on sustainability criteria performance	5%	0%		This metric relates specifically to climate related criteria. Remuneration also considers wider non financial factors relating to our customers and people.
Belief in Aviva's strategy - % score of the statement 'I think our strategy is the right one for Aviva'	68%	68%	56%	
Trust in senior leaders - % score for the statement 'I trust what Aviva's Group Executives say'	59%	61%	58%	



Additional indicators	2021	2020	2019	Notes
People (contd)				
Aviva plc board diversity as at March 2022 and 2021 respectively: Gender (% female)	46.2%	40%	N/A	New indicator for 2020. Reported to align with the disclosure released for the Hampton Alexander Review
Aviva plc board diversity as at March 2022 and 2021 respectively: Ethnicity (%)	7.7%	10%	N/A	New indicator for 2020. Aligned to the findings of the new Parker Review, we have one person of ethnic diversity on the Board
% of female employees at Aviva	51.4%	51.6%	51.4%	2019/2020 figures have been restated to enable like-for-like comparison
Mean/Median Gender Pay Gap (UK)	25.9%/25.8%	26%/26.7%	26.7%/27.3%	https://www.aviva.com/about-us/uk-pay-gap-report-pdf/
Mean/Median Gender Bonus Gap (UK)	51.1%/33.4%	51.2%/36.5%	51.4%/39.0%	https://www.aviva.com/about-us/uk-pay-gap-report-pdf/
Accredited UK real Living Wage employer	Yes	Yes	Yes	
Accredited UK real Living Hours employer	Yes	Yes	N/A	Living Hours initiative began in 2020
% of people who feel Aviva values their health and wellbeing	72%	79%	84%	
Voluntary employee turnover	10%	5.5%	8.5%	
Average employee tenure	10.9 years	10.5 years	10.2 years	
% of employees who have completed essential learning training	99%	96.2%		
Rate of internal job hires	39%	New		
Number eligible for employee stock ownership / employee stock purchase plans	100%	SAYE 2020: 18,711 GMSP 2020: 11,190	New for 2020	
Sickness rate for employees (% of days schedules)	3.5%	3.2%	3.8%	
% of employees that are contractors or temporary employees	2.7%	1.8%	2.6%	
Score in Disability Smart Audit (Business Disability Forum)	80.29%	New for 2021		

Memberships and Accreditations





Memberships and Accreditations

We work extensively with partner organisations and as part of wider groups in order to be part of enacting change on the largest scale possible, across a wide range of material issues.

Climate Action



Calls on world leaders to reverse nature loss and commit to making a positive contribution to biodiversity.



Global initiative bringing together the world's most influential businesses driving the transition to 100% renewable electricity.



Aims to accelerate the fossil-fuel phase out of coal-fired power stations, except the very few which have carbon capture and storage.



Representing a growing global network of leading insurance industry organisations, ClimateWise helps to align its members' expertise to directly support society as it responds to the risks and opportunities of climate change.

Stronger Communities



The Women in Finance Charter is a pledge for gender balance across financial services



Campaigning for change, starting by setting targets for greater racial and ethnic diversity at the Board and ExCo



Supports employers to make the most of the talents disabled people can bring to the workplace.



Evolved from a pioneering group of employers committed to working carers and is backed-up by the specialist knowledge of Carers UK

Acting Sustainably



Provides a global roadmap to develop and expand innovative risk management and insurance solutions



Dedicated to creating the first open and public benchmark of corporate human rights performance.



A social enterprise and membership initiative launched by anti-slavery charity Hope for Justice.



A non-binding United Nations pact to encourage businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation.

Gives accreditation to businesses that promote and implement ethical practices



Aims to help people make informed decisions about which brands are best for the planet. animals and people world-wide.



The United Nations-supported international network of investors working together to implement its six aspirational principles.

Partnerships



Acting on climate change to build

ECONOMIC ABUSE







Key Indices Performance

MSCI1

Sustainalytics²

16.8 (low risk)

FTSE4Good

Full details of our performance with Benchmarks and Indices, as well as our wider memberships is available here

- 1 As of year-end 2021, Aviva received a rating of AA. THE USE BY AVIVA OF ANY MSCI ESG RESEARCH LLC OR ITS AFFILIATES ("MSCI") DATA, AND THE USE OF MSCI LOGOS, TRADEMARKS, SERVICE MARKS OR INDEX NAMES HEREIN, DO NOT CONSTITUTE A SPONSORSHIP, ENDORSEMENT, RECOMMENDATION, OR PROMOTION OF AVIVA PLC BY MSCI. MSCI SERVICES AND DATA ARE THE PROPERTY OF MSCI OR ITS INFORMATION PROVIDERS, AND ARE PROVIDED 'AS-IS' AND WITHOUT WARRANTY, MSCI NAMES AND LOGOS ARE TRADEMARKS OR SERVICE MARKS OF MSCI
- $2. As of year-end\ 2021, Aviva received\ an\ ESG\ Risk\ Rating\ of\ 16.8.\ Copyright\ @2022\ Sustainalytics.\ All\ rights\ reserved. This report\ contains\ information$ developed by Sustainalytics (www.sustainalytics.com). Such information and data are proprietary of Sustainalytics and/or its third party suppliers (Third Party Data) and are provided for informational purposes only. They do not constitute an endorsement of any product or project, nor an investment advice and are not warranted to be complete, timely, accurate or suitable for a particular purpose. Their use is subject to conditions available at https://www.sustainalytics.com/legal-disclaimers



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