

Aviva announces third-quarter financial results; creates new role to help grow life business



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Mike Miller
Executive Vice President,
Sales & Distribution

To Our Valued Producers:

Late last week, Aviva plc announced its third-quarter 2011 financial results. The company performed well in the first nine months of the year and remains on track to meet its financial targets. My key take-away is that even in challenging global market conditions Aviva maintained its focus on delivering strong operating performance and is ensuring that its capital and liquidity position is robust.

Andrew Moss, group chief executive, summed it up well in the news release noting that "Aviva is fitter and leaner today." While the environment may remain challenging in the near term, "we continue to make good strategic progress and are strengthening customer franchises in key markets..."

At Aviva USA, we are making great strides in growing our life business, and we're doing it with your help. Despite the challenging environment we all face, life insurance sales increased on both a quarterly and annual basis, and continue to represent a growing share of our total book of business. Our efforts to maintain our annuity business also led to an increase in sales over last quarter.

Strong performance, strong relationships

Throughout 2011, we have focused on enhancing your experience with Aviva. Across all channels, we have strengthened our relationships with YOU. Whether it's hosting agent events, staging our InFocus training sessions at the home office, or expanding our Youmanity programs, we are working everyday to demonstrate this commitment. We welcome your feedback and, based on what we have heard so far, we can tell our efforts are really taking hold.

We have great talent across our businesses and I want to take a moment to share with you a couple of strategic changes. Today, we announced to our team that we will add a new position to lead Life Insurance Strategy and Distribution. This position will report to me.

This is a critical move which delivers on our key priority to significantly grow the life business. In brief, this position will be responsible for looking across all distribution channels with a keen eye focused on our long term life insurance growth strategy. In addition, this role will assess industry trends and implement best practices designed to mutually grow your and Aviva's business.

For a complete view of the Q3 financial results, access the Aviva plc news release [here](#).

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Since joining the Sales & Distribution team earlier this year, I have met with many of you. I learned a great deal from our conversations and understand the importance of building our team and expertise. In filling this new position, I'll seek someone with extensive sales and industry experience who can help all of us look more strategically at the industry while allowing Peter Scanlon, Kent Campbell and their teams to focus on serving you. Both Peter and Kent will directly report to this individual, retaining their current channel responsibilities.

We look forward to continued growth across all of our channels, and to working closely with you to ensure your needs are met. Much work remains in the final months of 2011; we are well positioned to continue our momentum to deliver on our commitments to you.

Thank you for your business!

Mike Miller
Executive Vice President, Sales & Distribution
Aviva USA