7th October 2025 email to the Aviva CEO, Dame Amanda Blanc

Dear Ms Blanc,

I repeat two of your end-of-year statements below:

"2024 was an excellent year, right across Aviva. We made clear strategic progress and delivered another set of very good numbers, with higher sales, higher operating profit and a higher dividend. Over the last four and a half years Aviva has been completely transformed, evidenced by our consistent year-on-year growth and strong and reliable earnings. We are delivering on our promises to our customers, our people and of course, to our shareholders, returning £10 billion of capital since 2020."

"Over the past five years we've transformed the performance and prospects of Aviva. Today we are the UK's leading diversified insurer, with a strong track record of delivery, and an unwavering commitment to our customers. We are very well positioned to accelerate growth in the capital-light areas of wealth, health and general insurance, and deliver more and more for our shareholders."

Last year, we (our household) had our house and three vehicles insured with Aviva. However, because you proposed to raise premiums to ridiculous levels, after over a decade with Aviva, we moved to another company for two of the vehicles. We kept the third vehicle, which is now 27 years old, with Aviva as the relative increase, from £210.90 to £240.00, was about the cost of a Chinese takeaway. However, after a decade (or more) with no claims and with the value of the car decreasing to almost nothing, this year you propose to increase the premium by 25% (from £240 to £301.00). This increase cannot be because you are struggling to maintain profitability because, as you say in your end-of-year report, you delivered "higher sales, higher operating profit and a higher dividend". It seems then that the equation is simple - increasing customers' premiums brings these things. Is there another reason why our premium on this vehicle has increased by 25%?

Sincerely

Paul Turner