

The background of the top half of the page is a photograph of the Aviva Studios building. It is a modern, angular structure with a white, ribbed facade and a large, dark, triangular section. To the right, a red brick building is visible, and in the far background, a tall, blue glass skyscraper stands against a blue sky with light clouds. The text "AVIVA studios" is overlaid in a white, sans-serif font across the middle of the image.

AVIVA studios

Helping the UK get ready

Aviva policy priorities for the UK

Aviva is one of the UK's leading insurance, wealth and retirement businesses, helping nearly 22 million customers protect what matters, save for retirement and get ready for the future.

As a major UK employer and one of the country's largest long-term investors, we have a significant stake in the UK's economic prosperity and the factors that shape financial security, economic growth and resilience.



Photo by Marco Cappelletti,
courtesy of OMA and Factory
International

How Aviva is backing the UK



Helping 1 in 3 people across the UK protect what matters, save for retirement and get ready for the future.



Supporting more than five million pension customers, as the UK's largest pension provider, and managing over £230 billion in assets.

Drawing on our experience as an insurer, investor and pension provider, we have identified five priority areas where government action can help build a more prosperous, resilient and financially secure UK.

1. Delivering investment and growth

Backing growth through long-term investment.

The UK has significant opportunities to invest in new homes, infrastructure, urban regeneration and the industries of the future. Creating the right conditions for investment will help bring forward projects that support jobs, productivity and economic growth.

Our focus

- Unlocking housing and regeneration by backing projects like our £100m partnership with the National Housing Bank and the £350m regeneration of Anglia Square in Norwich.
- Planning to invest £25 billion over the next decade to support national growth and long-term economic resilience.
- Tackling barriers to investment, including working with the British Chambers of Commerce to address skills shortages through the Planning Skills Fund.

Policy recommendations

- 1 Work with government and industry to develop new funding models that attract investment into housing, energy, transport and infrastructure.
- 2 Embed planning reforms that improve capacity, capability and certainty across the planning system.
- 3 Review accounting rules to unlock greater pension fund investment into assets that support economic growth.

2. Supporting savers and pensioners

Helping people build a more secure financial future.

Millions of people rely on pensions and long-term savings to provide financial security in later life, but too many currently risk reaching retirement without the savings they need. Helping people to save more, make informed decisions and plan with confidence will be critical to improving retirement outcomes.

Our focus

- Helping more than five million pensions customers save and plan for retirement with confidence.
- Making retirement planning simpler through our free Find and Combine service and online retirement planning tools.
- Supporting financial resilience and wellbeing in later life by partnering with organisations like Age UK.

Policy recommendations

- 1 Provide long-term policy stability to support implementation of pensions reforms and Mansion House commitments.
- 2 Maintain a tax system that encourages people to save for the future.
- 3 Publish a roadmap for increasing automatic enrolment contributions to improve retirement outcomes over the long term.



Investing over £100 billion in the UK economy, including £36 billion in infrastructure that supports jobs, growth and regional regeneration.



Employing people in communities across the UK, with offices in places including Norwich, Perth, Bristol, York, Leeds, Manchester, Motherwell and Glasgow.

3. Building resilience

Protecting homes and communities from future risks.

Flooding and extreme weather are already causing significant disruption and costs for households and businesses across the country. Strengthening resilience can reduce future costs, better protect communities and support long-term economic stability.

Our focus

- Helping customers protect their homes before flooding happens by promoting the uptake of practical Property Flood Resilience (PFR) measures.
- Using our experience of helping customers recover from flooding and extreme weather to inform action on resilience and reduce future risk.
- Investing in prevention and nature-based solutions, including a £38m partnership with The Wildlife Trusts to restore temperate rainforests.

Policy recommendations

- 1 Ensure new homes and communities are built with greater flood resilience.
- 2 Improve the transparency of flood risk and property resilience information during property transactions.
- 3 Create stronger incentives for homeowners, landlords and developers to invest in resilience measures.

4. Creating jobs and opportunities

Helping people prepare for work, develop new skills and build rewarding careers.

A healthy and skilled workforce is essential to the UK's long-term prosperity. Supporting people to remain in work, helping those affected by ill health return to employment, and developing the skills employers need can boost productivity and create opportunity across the country.

Our focus

- Supporting people to remain in or return to work through our workplace health and wellbeing expertise.
- Creating routes into skilled careers through apprenticeships, including programmes within Solus, Aviva's vehicle repair network, and partnerships such as Factory Academy.
- Investing in digital and technology skills and supporting pathways into future careers through initiatives like the Aviva Foundry.

Policy recommendations

- 1 Implement the recommendations of the Keep Britain Working Review.
- 2 Strengthen apprenticeship pathways in key strategic sectors facing future skills shortages.
- 3 Work with employers, education providers and local authorities to develop the skills communities need and strengthen pathways into employment.

5. Strengthening energy security

Driving growth through investment in renewable and low-carbon energy

The transition to clean power and electrification creates opportunities to attract investment, strengthen energy security, support innovation and create skilled jobs across the UK. Realising these benefits will require a stable policy environment, faster routes to delivery and a strong pipeline of projects ready for investment.

Our focus

- Investing in and insuring renewable energy and low-carbon infrastructure across the UK.
- Supporting electrification across the economy, including insuring almost one in eight electric vehicles in the UK and investing in charging infrastructure.
- Sharing insights from our latest Low Carbon Investment Policy Roadmap to help identify opportunities for investment and growth.

Policy recommendations

- 1 Provide long-term policy certainty that encourages investment in clean energy and low-carbon infrastructure.
- 2 Improve planning and delivery frameworks for strategically important energy and transition projects.
- 3 Support affordable electricity prices to accelerate electrification across the economy.

Case Study

Anglia Square, Norwich

Aviva and Norwich City Council have partnered on a £350 million regeneration of Anglia Square, a major redevelopment project that will deliver up to 1,100 new homes, community facilities, leisure and retail space. Located in one of the 10% most deprived areas in England, the project has the potential to create more than 3,500 jobs and generate up to £36 million for the local economy each year, helping support Norwich's long-term growth and prosperity.



Case Study

Restoring the UK's lost rainforests

Aviva has committed £38 million to help restore and reconnect Britain's rare temperate rainforests, including sites along the UK's west coast. Working with The Wildlife Trusts, the programme aims to help expand one of the UK's most threatened habitats, while improving biodiversity, capturing carbon and strengthening natural flood resilience. The project also supports local communities through training, volunteering and access to nature, demonstrating how investment in natural capital can deliver environmental, social and economic benefits.



Case Study

Planning Skills Fund

Aviva has partnered with the British Chambers of Commerce to establish the Planning Skills Fund, helping to train the next generation of planners and strengthen planning capacity within local authorities. Working with universities and local government partners, the programme is creating pathways into planning careers, addressing skills shortages across the sector and giving local councils the capacity they need to get key projects off the ground.



Work with us

Aviva works with policymakers across the UK to help inform policy development and delivery. We also support elected representatives with constituency enquiries and issues affecting customers and local communities.

We welcome opportunities to share insight, collaborate and explore how our experience as an insurer, investor, pension provider and employer can support growth, resilience and financial security across the UK.

Together, we can help people, businesses and communities get ready for the future.

For further information, or to discuss any of the policy proposals outlined here, please contact:

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