

For our corporate responsibility report 2010, we've focused attention on issues that matter most

Material issues in our regions: [Aviva Investors](#) [UK](#) [Europe](#) [North America](#) [Asia Pacific](#)

[Welcome](#)

Our focus on global issues

What are we focussing on?

By focusing on issues that are important to our business and stakeholders, we will deliver prosperity and peace of mind to our customers, maximise value over the long term and strengthen Aviva's standing as a sustainable business.

[Read more about our CR strategy.](#)

- ▶ [Trust and integrity](#)
- ▶ [Climate change and environment](#)
- ▶ [Financial capability](#)
- ▶ [Attracting and retaining talent](#)
- ▶ [Developing communities](#)

Assurance and standards

We are committed to the transparent disclosure and robust reporting of our sustainability performance.

- ▶ [Accounting for Sustainability Integrated financial and non-financial disclosure](#)
- ▶ [Indexes and benchmarks](#)
- ▶ [Independent assurance statement](#)

From our group chief executive

[Read Andrew Moss's statement](#)



Highlights

1st UK company

to put its CR report within its Annual Report to an advisory shareholder vote

74%

of employees surveyed agree that our commitment to CR is genuine

New products

launched to support the low-carbon economy

Street to School

our global community programme: greater recognition of our efforts and results

Balanced leadership

focusing on gender equality

Corporate responsibility report 2010

Our full online corporate responsibility (CR) report describes Aviva Group CR performance in our worldwide operations for the year ended 31 December 2010.

[Download report](#)

Our [Annual Report and Accounts](#) contains a summary report of CR progress and performance. We submit this report to an advisory shareholder vote and were the first UK company to do so at our 2010 AGM.

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Our focus on corporate responsibility

"This year we've revised our strategy to sharpen our focus on embedding sustainability in everything we do. We're proud of how far we've come over the past 10 years – but we know that there is more to do."

Marie Sigsworth, group corporate responsibility director, Aviva



Our corporate responsibility (CR) strategy is aligned with our core purpose, to provide prosperity and peace of mind for our customers. It is helping us to innovate and meet the challenges of a rapidly changing world.

Strategy

For more than a decade, strong partnerships and collaborations have been an important part of our CR approach. This year, we worked with our stakeholders to help us take the next steps on our journey – focusing on core issues and further integrating the CR programme within our business strategy.

[▶ Read more](#)

What are we doing?

We have set ourselves high ambitions. Our stretching targets on climate change have led to new, more efficient ways of doing business. The many benefits to our customers include paperless processes and a range of more sustainable products and services.

[▶ Read more](#)

Performance

- ▶ Revised our CR strategy to take account of material risks and issues, and our impact on society
- ▶ Working with our auditors Ernst & Young to provide increased scrutiny of CR reporting
- ▶ Extended the scope of our reporting to include additional subsidiary companies and expanded measurement of community investment

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Chairman's statement



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I believe strongly that companies have an obligation to report on how their business affects climate change and what mitigating actions they are undertaking to address these impacts. At the London launch of the Carbon Disclosure Project (CDP) in 2009, I called for greater disclosure of climate change mitigation. I am keen to see the CDP go beyond simply promoting disclosure by also providing analysis on how well individual companies are actually reducing their emissions. I would expect this to encourage improved emissions management and have been developing a reporting format with the CDP.

At Aviva, we continued to make progress against our climate change agenda this year, reducing like-for-like carbon emissions by 4% and reducing water consumption by 8% (double our target of 4%). In addition to managing our own impact on the environment, we are also able to positively influence the behaviour of other organisations. The active voting and engagement work that Aviva Investors carries out has produced great results during the past year with responsible actions by some companies preventing further environmental damage. You can read more about this engagement work within the [Aviva Investors section of this report](#).

As a Board member, I think it increasingly important that we have a balance within our leadership teams both at Board and executive level. With this in mind, I am really pleased that Lord Davies invited our chief marketing officer, Amanda Mackenzie, to be part of his review of women on boards. Our balanced leadership programme encourages an equilibrium within the leadership team between men and women.

We currently have three female non-executive directors on our Board but the percentage of senior women on our management team still needs improvement.

Another initiative close to my heart is our Street to School programme and we have made great strides with this during the last year. We have now helped 128,000 children through the programme and are well on track to achieving our target of reaching 500,000 children throughout our five-year commitment. Throughout this report, you can read more about the children we have helped in the 17 markets in which the Street to School programme is live.

I'm proud to be a member of the Aviva Corporate Responsibility Committee. Our remit has expanded during the year: we now have more oversight of business ethics and the work that the Company is doing to prepare for the UK Bribery Act 2010 which will affect the whole of the Group. These are obviously important issues for the business but equally for the peace of mind of our shareholders, which remains at the heart of everything we do.



Lord Sharman of Redlynch OBE
Chairman

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Chief executive officer's statement



I'm immensely proud of what we've achieved as a company in 2010.
Andrew Moss, group chief executive

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We improved performance right across our business: operating profit up 26%, 70% increase in net operating capital generated (£1.7bn), dividend up by 6% and positive underlying indicators in General Insurance, Life and Asset Management. The executive team and I are also heartened by the positive reaction both to the actions we've taken and the strategy we've set out for the future.

Equally important to us, however, is our performance in a much more rounded sense, bearing in mind that our financial stakeholders, important as they are, are only one area of a much wider canvas of responsibility.

We pride ourselves on having been the first company in the UK – and the first Financial Services company in the world – to put our corporate responsibility agenda to a separate shareholder vote. Please believe me, this is not a question of corporate back-slapping – exploring new territory of this type is an exercise that continually reinforces what you're not doing and what you don't understand. But we remain determined because we believe that positive and sustainable commercial outcomes only come from a properly joined-up understanding of our commitments to our people, our customers, our environment and the communities in which we work.

For me, the highlights in this year's report are:

- We've increased our community investment to £11.4 million (2009: £8 million)
- Our people are more involved in raising money for our causes, with 29% now included in payroll giving
- We are one of only 54 companies across the world to be recognised for our commitment to sustainability (UN Global Compact LEAD membership, one of only 54 companies recognised)
- We have developed our work to promote sustainability to stock markets around the world
- Our flagship global community development programme 'Street to School', a five-year commitment to help 500,000 children fulfil their potential, is gaining momentum with pilots in 17 different countries and support from our global marketing campaign to raise awareness. You can read more about the progress we've made here.

We know our CR agenda really resonates with people inside Aviva: in a recent survey 74% of them praised the genuineness of our commitment. And while we know that there is always more to do, I hope you will also be impressed by the content of this report and by the continued focus that we're putting on this area.



Andrew Moss
Group Chief Executive

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Corporate responsibility strategy



At Aviva, there is only one way to deliver prosperity and peace of mind for our customers: responsibly, sustainably and with integrity.

We believe a well-managed, responsible business will perform better and create more sustainable value over the long term. Our CR strategy helps us to do this.

By developing our business sustainably, we are reducing risk, nurturing the pride of our employees and the respect of our stakeholders, creating value for our shareholders and protecting the environment.

Aviva's CR programmes focus on priorities for our business, customers, colleagues and communities. We identify our CR priorities by listening to different views, applying our business knowledge and learning from the world around us.

The table below lists our CR priorities, risks and benefits and the impact on our business and wider society. It describes why they matter and how we are acting to minimise risk.

Trust and integrity

CR priority: Building trust and demonstrating good business ethics

Aviva must continue to demonstrate integrity, show that we are a trustworthy company, reach new and existing customers and provide relevant, accessible products and services:

[Demonstrating ethical leadership](#)
[Responding to consumer and market issues](#)

CR priority: Financial crime

Aviva is continuing to combat financial crime vigorously in all its forms, as part of our core duty to look after our customers' money:

[Fighting financial crime](#)

CR priority: Transparent communication

By operating in a responsible manner we will deliver our purpose of prosperity and peace of mind:

[Putting our CR report within the Annual Report and Accounts to an advisory shareholder vote at our AGM](#)
[Engaging with companies in which we invest](#)
[Giving clear and straightforward information to our customers](#)

CR priority: Sustainable products and services

Our products and services must meet a wide range of risks and opportunities affecting individuals and businesses in today's changing world:

[Extending our product portfolio](#)

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What does Aviva stand for?

Our spirit, philosophy and behaviours are all summed up in our core values. They give us a consistent approach wherever we operate.

- **Performance** – we set ourselves clear goals and work towards them by using the right strategies, skills and resources.
- **Progressiveness** – we encourage innovation, improvement and continuous learning. We aim to be the best when it comes to listening and responding to our customers.
- **Teamwork** – we're committed to a common vision, pulling together and sharing knowledge to fulfil our objectives. We aim to create a sense of community and take pride in our achievements.
- **Integrity** – we aim to maintain the highest professional and ethical standards. We are open and honest, keep our promises and take personal responsibility. We want to earn trust and respect through honesty and fairness.

Climate change and environment

CR priority: Managing climate change impacts

Climate change is a key priority at Aviva. We must continue to reduce our carbon footprint and help our customers to do the same through lower carbon products and services:

[Understanding, managing and responding to climate change impacts and risks](#)

CR priority: Environmental sustainability

We carefully manage our impacts through energy efficiency, waste reduction and water conservation:

[Operational impacts](#)

CR priority: Supply chain

[Sustainable supply chain](#)

CR priority: Companies in which we invest

[Engaging with companies in which we invest](#)

Financial capability

CR priority: Financial capability

We support education programmes to empower today's and tomorrow's consumers to take informed financial decisions:

[Financial capability](#)

Attracting and retaining talent

CR priority: Talent

We are a progressive employer and human resources is recognised as a strength within our organisation:

[Our Employee Promise](#)

CR priority: Diversity

Over many years, Aviva has demonstrated a strong commitment to diversity in the workplace:

[Diversity](#)

Developing communities

CR priority: Community development

Aviva is working in partnership to contribute to Millennium Development Goals and is a committed member of the UN Global Compact:

[Developing communities](#)

CR priority: Street children

Aviva has made a five-year commitment to help 500,000 street children by 2015:

[Aviva Street to School](#)

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Material issues

Material issues are the important topics affecting society, Aviva and our stakeholders. We put material issues at centre stage of our corporate responsibility report.

The material issues we have identified and discuss in this report are:

- [Trust and integrity](#)
- [Climate change and environment](#)
- [Financial capability](#)
- [Attracting and retaining talent](#)
- [Developing communities](#)

To identify these, we used the following approach:

Developed an initial list of key sustainability issues relevant to our business.

Consulted with the corporate responsibility (CR) report working group to capture all key issues relevant to every area of our business. This group comprises representatives from main functions and regions across Aviva.

Developed a shortlist, which was explored and refined further at our global CR conference in 2010, attended by our chairman, non-executive directors, senior executives and a cross-section of functional and regional managers across the business. This identified any gaps and enabled us to prioritise issues through voting and discussion.

Invited additional external input from sustainability specialists, including our auditors and reporting consultants.

Corporate Responsibility Committee input and approval.

Validated a list of issues that are integral to our CR programme, business strategy and sustainability reporting.

For more details on our stakeholders, see [Global partnerships and engagement](#)

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Global partnerships and engagement

From tackling poverty and deprivation to promoting responsible investment – our collaboration, alliances and strategic partnerships in the private, public and third sectors are key to our contribution to the global sustainability agenda. Open dialogue with our stakeholders also helps us to define priorities and shape our approach.

We've engaged more widely with our stakeholders this year and we've been more specific in our approach.

Addressing global sustainability issues

The World Economic Forum in Davos, Switzerland brings together business and political leaders from around the world to discuss the issues facing the world today. Andrew Moss, group chief executive, and Amanda Mackenzie, chief marketing and communications officer, attended this annual meeting in early 2011.

Andrew Moss met with the Spanish and Polish finance ministers, Elena Salgado and Jacek Rostowski, and UK Chancellor George Osborne, and had discussions with a range of CEOs from UK and global companies.

Wide-ranging discussions among those attending included the economic outlook, regulatory reforms, Solvency II and gender equality. There was general recognition that as the global economy begins to rebound from recession, growth must be sustainable.

Consistent with Aviva's commitments, on 28 January Andrew attended the launch of the UN Global Compact LEAD, hosted by UN secretary-general Ban Ki-Moon. This is a new platform for corporate sustainability leadership, described as an "exclusive group of companies at the leading edge" by the secretary-general. Aviva is one of only 54 companies worldwide to join the LEAD group, make the commitment to adopt its ambitious sustainability roadmap and demonstrate leadership in tackling global challenges. [Read more about UN Global Compact LEAD](#)

Encouraging transparent disclosure and reporting

Aviva is committed to taking a lead on best reporting practice. Tim Harris, deputy group and Aviva Europe chief financial officer, has been appointed as a member of the Insurance Working Group of the International Accounting Standards Board. In this capacity he will help to drive the global effort for consistent, high-quality reporting under the auspices of International Financial Reporting Standards (IFRS).

Our chairman, Lord Sharman, and our corporate responsibility director, Marie Sigsworth, have been involved in the Accounting for Sustainability (A4S) initiative since 2006. A4S provides a framework for transparent sustainability reporting that integrates financial and non-financial indicators. [See Aviva's A4S report for 2010](#)

Steve Waygood, head of sustainability research at Aviva Investors, is helping to set the agenda on the new International Integrated Reporting Committee, which aims to encourage more companies and boards to take a rounded view of responsible reporting.

Aviva Investors is taking a lead role in the Sustainable Stock Exchange initiative, which involves companies and listings organisations in pushing for fuller disclosure and greater transparency in reporting material sustainability risk.

Engaging on national and international climate policy

Working with ClimateWise, the collaborative insurance initiative to respond to the risks and opportunities of climate change, Aviva is actively involved in public policymaking. For example, we are helping to create the Principles for Sustainable Insurance through the Insurance Working Group of the United Nations Environment Programme Finance Initiative, to be launched at the Rio +20 Earth Summit in 2012.

We took part in government consultations on the Carbon Reduction Commitment Energy Efficient Scheme and the Voluntary Greenhouse Gas Emissions Reporting for Companies Guidance. We were represented at the UN Global Compact 'Caring for Climate' conference in April 2010.

We hosted Confederation of British Industry (CBI) meetings this year as part of our work with government on energy efficiency. Aviva's human resources director, John Ainley, is a member of the CBI Climate Change Board.

Our chairman, Lord Sharman, continues to speak regularly on climate change issues and published contributions this year to *Environment and Finance* magazine.

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Supporting global goals



Aviva is a member of the Global Compact and reports every year on its contribution through the [Communication on Progress](#).

The UN has set Millennium Development Goals (MDGs) to focus governments, businesses and civil society on major global concerns and to meet targets by 2015. Throughout this report, we indicate how our CR programme supports these:



MDG 1: end poverty and hunger

MDG 2: universal education

MDG 3: gender equality

MDG 4: child health

MDG 5: maternal health*

MDG 6: combat HIV/AIDS*

MDG 7: environmental sustainability

MDG 8: global partnership

* MDG 5 (maternal health) and MDG 6 (combating HIV/AIDS) are not directly

Our 2009 work on community flood planning has been discussed with, and adopted by, the UK Cabinet Office as a good practice case study for community partnership.

addressed by Aviva's current CR programme.

MDG icons © United Nations

Affiliations and engagements at a glance

- CBI Climate Change Board
- Carbon Disclosure Project
- HRH Prince of Wales Accounting for Sustainability
- ClimateWise
- UN Environment Programme Finance Initiative
- UN Global Compact member and represented on the UN Principles for Responsible Investment (UNPRI) and Caring for Climate working groups
- Business in the Community (BITC) – our group human resources director is a member of the BITC International Leadership team
- UN Women Empowerment principles
- ORC Global Diversity Forum and ORC UK forum
- Consortium for Street Children

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Our stakeholder groups

Customers and consumers

Key issues:

Having products and services that meet customer needs.
Treating our customers fairly.

Engagement:

- Net Promoter Score® (NPS) and brand surveys.
- Global surveys of consumer attitudes.
- Financial education programmes.

Employees and colleagues

Key issues:

Listening to our employees and treating them with respect, recognising their individual contribution.

Engagement:

- Global employee survey and regular polls.
- Employee forums and networks.
- Performance reviews.
- Grievance procedures.
- Trade union representation.

Our HR and CR Academy – held as a five-day virtual conference in 2010 – provides important insights. These have helped to define the issues discussed in this report. An average of 200 people took part in every session, and the online format enabled us to bring HR and CR professionals together from around the company to share knowledge and learning on sustainability and business.

Communities

Key issues:

Being a responsible local partner that cares about its social and environmental impacts in the community.

Engagement:

- Strategic partnerships with leading charities and benchmarking organisations.
- Employee participation in our community programmes.

Shareholders and investors

Key issues:

Being a profitable and responsible company.
Operating a robust governance system.

Engagement:

- Regular meetings and annual investor events.
- Liaison with ratings agencies, banks and index providers regarding our CR programme.
- Responding to a wide range of investor questionnaires such as the Dow Jones Sustainability Indexes, the FTSE4Good Index and Business in the Community's CR Index.

Companies in which we invest

Key issues:

Being a profitable and responsible investor.

Engagement:

- We exercise voting rights attached to our own shareholdings.
- Aviva Investors' Sustainable and Responsible Investment (SRI) Advisory Committee provides guidance and expertise in key areas of social and environmental impact.
- Aviva Investors also engages with companies to deliver our SRI strategies.

Suppliers

Key issues:

Having clear supplier commitments and expectations. Many operate their own CR policies and are keen to work with responsible partners.

Engagement:

- Procurement processes including the Supplier Code of Conduct.
- Our membership of the UK Chartered Institute of Purchasing and Supply.
- Supplier surveys on ethical and environmental criteria during tender processes.

Governments and regulators

Key issues:

Complying with regulatory demands and being active in providing views and information to support policy development.

Engagement:

- Our in-house public affairs team and external political advisers engage with representatives and officials to support the development of policy relevant to our business.
- We respond to policy consultations and reviews.
- Our political advisers are members of the [Association of Professional Political Consultants \(APPC\)](#) and comply with its [Code of Practice](#); in Brussels, they are also a signatory to the [European Public Affairs Consultancies' Association's](#) Professional Code of Conduct, as well as being listed on the [European Commission's Register of Interest Representatives](#).

External advisers

Key issues:

To benchmark our performance and understand our opportunities for improvement.

Engagement:

- We have worked with a number of CR experts this year to develop our Group strategy and to develop regional approaches. For example, in Asia and Europe we've worked with CSR Asia and CSR Europe respectively to benchmark our performance against other organisations.

Auditors and assurance providers

Key issues:

Providing assurance that our actions match our words.

Engagement:

- Internal risk reviews and assessment of our CR programme.
- External assurance carried out by Ernst & Young our financial auditors.

Non-governmental organisations (NGOs) and pressure groups

Engagement:

These groups want evidence that we are a responsible corporate citizen.

Engagement:

- We share best practice and help develop actions or solutions to social and environmental challenges.

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About our reporting

Our 2010 online corporate responsibility report provides a detailed review of Aviva Group CR performance in our worldwide operations for the year ended 31 December 2010. This report has been independently assured by Ernst & Young.

[View assurance statement](#)

Our 2010 Annual Report and Accounts, also assured by Ernst & Young, contains a summary of the progress and performance of our CR programme in 2010. This report will be put to a separate shareholder vote at the 2011 AGM.

[View the 2010 Annual Report and Accounts](#)

Our commitments to reporting openly and transparently include the following:

- We are committed to providing full disclosure to investors on our corporate responsibility programme and respond to EIRIS, SAM, Sustainalytics and Vigeo for inclusion in the FTSE4Good, Dow Jones Sustainability, Ethibel and ECPI indexes. Read more about [Indexes and Benchmarks](#).
- We are a founder member and responding organisation to the Carbon Disclosure Project. As well as providing a narrative report on our sustainability performance, we prepare an [Accounting for Sustainability statement](#) using the Connected Reporting framework.

Accounting for Sustainability

Speaking at the Accounting for Sustainability Annual Forum in 2010, the UK Chancellor, George Osborne, said:

"Unless you get close enough to the detail of corporate financial accounts, unless you make the argument for sustainability and convince decision makers that this is the way forward, you will not make a difference.

The work of Accounting for Sustainability is so impressive precisely because it recognises and encourages the link between the pro-sustainability decisions of top management and their detailed financial and non-financial consequences within organisations."

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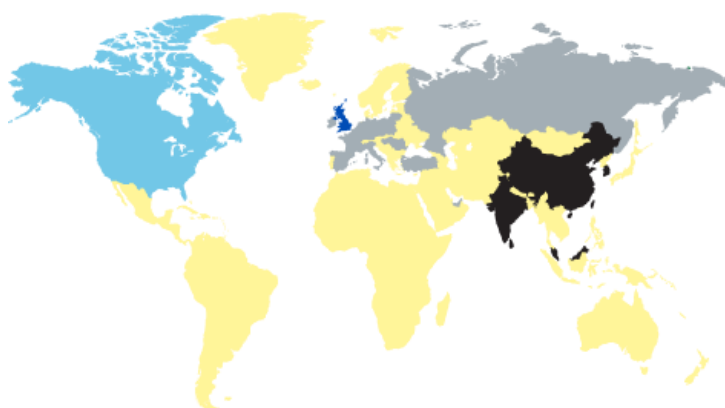
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About Aviva



Aviva provides 53.4 million customers across the world with insurance, savings and investment products. We are the UK's largest insurer and one of Europe's leading providers of life and general insurance. We combine strong life and general insurance businesses under a single global brand, focused on providing customers with prosperity and peace of mind.



■ UK ■ Europe ■ North America ■ Asia Pacific

- 53.4 million customers
- 45,000 employees
- Strong market positions across the UK and Europe
- 300 years of heritage
- £2.55 billion IFRS profits
- 2010 full-year dividend 25.5p
- £379 billion of funds under management (as at 31 December 2010)

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Performance summary

This section contains a summary of performance in 2010.

- [Corporate responsibility key indicators](#)
- [Indexes and benchmarks](#)
- [Accounting for Sustainability](#) (integrated reporting of environmental and sustainability performance linked to the bottom line)



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Corporate responsibility key indicators

Key:  Met/exceeded target  Missed target



Business ethics

CR Indicator	2007	2008	2009	2010	2010 target	Change over year	2011 target
% of employees signing of receipt, understanding and acceptance of our Business Ethics Code				96%	100% of employees	n/a 	100% of employees
% of annual sign-off	-	-	90%	32%	100% of employees	n/a 	100% of employees

Notes on KPIs:

- Business ethics: This data excludes Delta Lloyd employees. While we aim for 100% of employees to sign the code on induction to the company it is inevitable that some new businesses will take some time to implement this requirement.
- We are currently revising our Business Ethics Code. From 2011 the Code will require annual sign-off. Some businesses have this process in place already and we have reported this percentage here.





Customers





CR Indicator	2007	2008	2009	2010	2010 target	Change over year	2011 target
% of businesses that are in or above the upper quartile relative to the local market average	-	50%	50%	50%	Maintain or improve past performance	0% 	Maintain or improve past performance
% of employees who rate us favourably on customer index	-	-	67%	69%	Meet/exceed GFS benchmark (2010: 75%)	2%* 	Meet/exceed GFS benchmark

Notes on KPIs:

- Using NPS methodology we calculate the performance of businesses relative to their local market.
- *We have increased our performance on last year but are still below the external GFS benchmark for this KPI.

Environment







CR Indicator	2007	2008	2009	2010	2010 target	Change over year	2011 target
% of remaining CO ₂ emissions offset annually	100%	100%	100%	100%	Offset remaining emissions CO ₂ at group level	0% 	Offset remaining CO ₂ emissions
CO ₂ emissions (tonnes) – gross*	-	177,077	154,726	148,251	Reduce CO ₂ emissions by 5%	(4)% 	Reduce CO ₂ emissions by 5%
CO ₂ emissions (tonnes) – absolute*	127,002	122,791	104,351	127,685	Reduce CO ₂ emissions by 5%	22% 	Reduce CO ₂ emissions by 5%
CO ₂ emissions (tonnes) – relative*	n/a	n/a	128,976	127,685	Reduce CO ₂ emissions by 5%	(1)% 	Reduce CO ₂ emissions by 5%

Water consumption (m ³) – absolute	851,070	843,750	751,750	690,369	Reduce water use by 4%	(8)%		Reduce water use by 4%
Waste generated (tonnes) – absolute	18,877	19,311	11,812*	12,042	Reduce waste generated by 4%	2%		Reduce waste generated by 4%
Proportion of recycled waste	88%	84%	79%	75%	80% or above	(4)%		80% or above
% of employees who feel that Aviva makes business choices that support the environment	-	-	62%	71%	Meet/exceed GFS benchmark (2010: 60%)	9%		Meet/exceed GFS benchmark

Notes on KPIs:

- We want to show clearly that we have reduced our emissions as a result of energy management and behavioural change and not merely due to divestments. However, we also do not wish new businesses that we include in our reporting scope to detract from the progress we have made in our existing businesses.
- This data covers all employees as well as joint venture employees.
- Our reporting continues to evolve and improve to capture all areas of environmental data in all businesses.
- Gross emissions – Data according to Defra guidelines i.e. UK electricity rated as grid average but renewable recognised in other countries. Includes Solus for 2010.
- Absolute emissions – Data excluding the Defra guidelines rating UK renewable electricity as grid average. Includes Solus emissions for 2010.
- Relative emissions – Restated 2009 emissions taking account of acquisitions and divestments that have occurred over the year and increased scope of reporting in 2010.
- Waste – 2009 waste has been restated based on availability of more accurate data.

People

CR Indicator	2007	2008	2009	2010	2010 target	Change over year	2011 target
% of women in senior management	22%	22%	22%	21%	Increase % of women in senior management group	(1)%	 Increase % of women in senior management group
% of employees who feel that Aviva is committed to attracting, developing and keeping a diverse workforce	-	-	52%	62%	Meet/exceed GFS benchmark (2010: 64%)	10%	 Meet/exceed GFS benchmark
% of employees who feel that they are treated with respect, regardless of their position	-	-	67%	69%	Improve past performance (no GFS benchmark)	2%	 Improve past performance (no GFS benchmark)
% of employees who feel we have created an environment where people with diverse backgrounds can succeed	-	-	-	73%	Meet/exceed GFS benchmark (2010: 80%)	n/a	 Meet/exceed GFS benchmark
% of employees who rate us favourably on leadership index	-	-	64%	63%	Meet/exceed GFS benchmark (2010: 71%)	(1)%	 Meet/exceed GFS benchmark
% of employees who rate us favourably on engagement index	-	-	64%	63%	Meet/exceed GFS benchmark (2010: 73%)	(1)%	 Meet/exceed GFS benchmark

Notes on KPIs:

- This data does not include Delta Lloyd.
- Whilst we have improved in most of these KPIs against our own performance, our targets are external.

Suppliers

CR Indicator	2007	2008	2009	2010	2010 target	Change over year		2011 target
Number of business unit suppliers, with material spend, signing Aviva's Supplier Code of Conduct	-	233 adjusted from 983	438	1,486	1,000	+1,048	✓	KPI to be revised in 2011
Number of detailed CR assessments of Aviva's major suppliers	-	30 in the UK	138 globally	216	200 globally	+78	✓	KPI to be revised in 2011
Number of business units that have implemented and embedded use of 'Supplier Hospitality register' and 'Register of Interests'	-	5	11	15	18	-3	✗	KPI to be revised in 2011

Notes on KPIs:

- We have increased the amount of suppliers signing the code of conduct however we have found that some suppliers are reluctant to sign a code as it is not a legal document. Therefore we are implementing a code of behaviour alongside minimum contractual clauses for new contracts from Q2 2011 to address some of this issue.
- This data does not include European claims data.
- These KPIs will be revised in 2011 in light of our changing processes.

Community

CR Indicator	2007	2008	2009	2010	2010 target	Change over year		2011 target
Amount of community investment	£6.8m	£9.6m	£8.0m	£11.4m	Total community investment at/above previous year	43%	✓	Total community investment at/above previous year
% of employees participating in volunteering	-	-	16%	17%	Increase the % of employee participation in volunteering	1%	✓	Increase % of employee participation in volunteering
Number of employee hours spent volunteering	-	67,700	79,900	57,250	Increase the % of employee participation in volunteering	(28)%	✗	Increase % of employee participation in volunteering
% of investment in Aviva 'Street to School'	-	-	-	52%	50% of cash donations	New KPI		50%
% of employees who feel that Aviva does a good job of contributing to the communities in which we live and work	-	-	62%	66%	Meet/exceed GFS benchmark (2010: 62%)	4%	✓	Meet/exceed GFS benchmark

Notes on KPIs:

- These KPIs exclude Delta Lloyd.
- The amount of volunteering hours has dropped significantly as we no longer pay a broker to find volunteering opportunities for us. We are exploring implementing an internal volunteering opportunities system throughout 2011.

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Indexes and benchmarks

Aviva is rated in the top 10% of sustainable companies globally, according to the Dow Jones Sustainability Index.

As part of our commitment to transparent reporting, we have our CR performance assessed by leading indexes, and as a result are included in the Dow Jones Sustainability Indexes (DJSI), FTSE4Good, Ethibel and other leading benchmarks of sustainability. This gives us the opportunity to benchmark our performance against other organisations and insight into areas for improvement.

This provides shareholders, investors and other stakeholders with an objective measure of our environmental, social and governance (ESG) risk management and business practice.

Dow Jones Sustainability Index 2010

For the 10th consecutive year, Aviva met strict criteria in a range of sustainability indicators, qualifying us for inclusion in the DJSI – one of the major global corporate sustainability indexes. The achievement was especially significant because 2010 saw a number of large financial service and insurance companies omitted from the DJSI.

In 2010, we were listed in the DJSI World Index, which captures only the top 10% of sustainable companies out of the 2,500 largest companies worldwide – and the DJSI Europe Index, which features the top 20% out of 600 European-based companies.

- Aviva scored 71% overall (2009: 74%) – the highest-scoring company in our sector scored 79%.
- For our environmental policy and management system, we achieved the top score across the whole listing of 98%.
- We were highly commended for our environmental reporting, achieving the highest possible score of 100%.
- We were highly commended for community investment, reporting of business risk and stakeholder engagement.

FTSE4Good

For the 10th year running we have been included in the FTSE4Good Index, another internationally recognised benchmark of responsible and sustainable business. This followed an independent, in-depth study of Aviva, including our HR processes, supply chain management and attitude to risk.

In 2010, eight major companies from a number of sectors were omitted from the FTSE4Good Index, following annual reassessment.

We are very proud to remain a member of both FTSE4Good and DJSI.

Ethibel

For the first time this year we have been listed as having 'Pioneer' status in Ethibel's Sustainability Index. This lists companies that show a better-than-average performance in terms of sustainability and corporate responsibility in their sector. Around the world, 204 companies have been included, having demonstrated leadership in CR. As well as achieving 'Pioneer' status in 2010, we have been included in Ethibel's Excellence Register since 2003, which lists 438 companies.

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Aviva in sustainability indexes: a summary



DJSI

Dow Jones Sustainability Europe and World Indexes.



SAM

SAM Sustainability Year Book 2011 – Bronze.



FTSE4Good

FTSE4GOOD

FTSE4Good Index Series.

FTSE KLD

FTSE KLD Europe, Asia Pacific and Global Sustainability Indexes (excluding the US Index).



Ethibel Sustainability Index

Ethibel Sustainability Index 'Excellence' and 'Pioneer' status.

ECPI

ECPI Ethical Index – Euro and Global.

Sustainalytics

Aviva is ranked first out of 87 insurance companies.

BITC

Gold status in Business in the Community's (BITC) Corporate Responsibility Index (2009).

Stonewall Workplace Equality

Index

Aviva is ranked 42 in the top 100 employers in the UK, up 12 places from 2009. Aviva is 10th in the Top Companies listing and third in the financial and retail sector.

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Accounting for Sustainability

We also report our performance using [Accounting for Sustainability's](#) connected reporting framework, which integrates financial and non-financial data to provide a comprehensive picture of our impacts. We were one of the first companies to help develop the framework and have used this approach for environmental reporting in our Annual Report and Accounts since 2007. We continue to explore ways to extend this framework and have included customer and community indicators since 2009.

We have reported the following indicators for 2010:

- Developing communities
- Greenhouse gas emissions
- Waste
- Resource usage
- Customer advocacy

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Developing communities

Direct company impacts

Our global investment in charitable and community development projects in 2010 was £11.4 million (2009: £8.0 million). This includes cash, time and in-kind donations as well as management costs calculated using the London Benchmarking Group (LBG) model¹. We also helped leverage an additional £1.5 million of investment where our activity attracted further contributions from our wide network of stakeholders including employees.

Community investment £m



Our performance, strategy and targets

Our global community development (CD) strategy, focusing on financial literacy, education and life trauma, aligns to our corporate vision and channels financial support and the expertise of our employees into projects where we can see positive societal impacts. Our total investment was £3.4 million higher than in 2009. Three key factors contributed to this; significant investment in our first Global CD and cause-related marketing initiative Street to School which donated funds and used our marketing reach to raise awareness of the issue; improvement in the scope and accuracy of the way we record CD data according to LBG guidelines and the increasing engagement of our people in CD activity with 29% now involved in payroll giving.

We delivered over 57,250 hours of volunteering in 2010. This is a drop back in volume due to the removal of paid intermediaries to broker opportunities and the limited volunteering options when working with vulnerable children. We are addressing this by providing more volunteering choice for employees in 2011. Overall we have a significant 4% uplift in employees believing we act responsibly in our communities and 8% uplift (2009: 66%, 2010: 74%) in those believing our commitment to CR is genuine.

Our flagship Street to School initiative to get young people off the streets and into education and training has started to deliver tangible benefits in engaging our people, impacting the lives of vulnerable young people and in creating the right brand associations for Aviva. Our clear focus on this programme, with at least 50% of CD activity happening in this sphere gives us the opportunity to make a deep and lasting difference. The Street to School programme is in operation in 17 markets and we have developed a rigorous measurement framework together with our partners to allow us to govern and demonstrate the activity, its inputs and outputs. From this we know that we have helped over 128,000 people in our programmes. We have seen a number of cause-related marketing pilots come to fruition and we will continue to push ahead with further cause-related marketing around Street to School in 2011.

¹ See www.lbg-online.net for more information

Indirect impacts

We have taken the opportunity to partner with the Consortium for Street Children (CSC) to aid our ability to play our part in national and international advocacy activity as we know that legislative, policy and service delivery improvements will make the biggest difference to the most children. We have recently announced that we have seconded a senior Aviva Group director to the role of CEO of the CSC for the next two years.

We are actively exploring and leveraging networks of interested parties, and their various capabilities, across public, third and private sectors as we seek means of non-competitive collaboration to achieve the recognition and realisation of street child rights, help deliver the Millennium Development Goals and increase the wellbeing of all

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in our global communities.

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Greenhouse gas emissions

Direct company impacts

Cashflow performance

Through Aviva's business worldwide operations in 2010, 127,685 tonnes of carbon dioxide (CO₂) or equivalent were emitted into the atmosphere. To compensate for these emissions we purchased carbon offsets to 105% from the voluntary carbon market at a total cost in the region of £462,500. This is the fourth year in which we have addressed the issue in this way, complementing our internal carbon reduction programme of employing energy efficient technologies and sourcing renewable electricity where the zero carbon nature of the electricity is recognised as a benefit to the Company.

The cost of offsetting the 2010 emissions has, for the first time, been recharged to the areas of business that have created the emissions on a 'polluter pays' principle. This is as a result of UK HMRC's reversal of the VAT applicable to offsets from the voluntary market. This will provide a stronger internal financial driver to reduce emissions within the business. Due to the size and nature of the business operations, Aviva in the UK will fund the majority of the offsetting process at 54%.

In July 2010, the main UK electricity contract for zero emission electricity ended. As the UK Government advised in 2008 that the benefit of the related zero emissions are not granted to the purchasing company, we sought the best value grid average electricity contract, taking into account the Climate Change Levy and will, going forwards, purchase carbon offsets to account for the emissions from this.

As part of the LEED accreditation process for Aviva US's new head office, and as renewable electricity was not able to be sourced, Aviva committed to purchasing 4.4 Gigawatt hours of Renewable Energy Certificates to compensate for 70% of electricity emissions over the first two years of their building occupancy.

With the modification of the UK Carbon Reduction Commitment Energy Efficiency Scheme in which Aviva is included, the climate change levy and the cost of purchasing carbon offsets, we have calculated an internal cost of carbon as set out in the table below:

Aviva's CO₂ emissions 000 tonnes

■ CO₂ tonnes ■ CO₂ offset ■ CO₂ tonnes per employee



Aviva plc – operational carbon footprint covering 100% of employees GHG Emissions data from 1 Jan 2010 to 31 Dec 2010

Tonnes CO ₂ e	2010	2009	Baseline year 2006
Scope 1	63,784	42,224	52,847
Scope 2*	68,628	81,994	90,591
Scope 3	15,839	30,508	21,952
Gross CO ₂ emissions*	148,251	154,726	165,390
Absolute CO ₂ footprint	127,685	104,351	125,400
Carbon offsetting	(133,049)	(109,568)	(132,000)
Total net emissions	(6,336)	(5,217)	(6,600)

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* Data according to Defra guidelines i.e. UK electricity rated as grid average but renewable recognised in other countries.

Scope 1 – operational emissions from owned sources e.g. gas, vehicle fleet as part of product/service.

Scope 2 – operational emission from non-owned sources e.g. electricity.

Scope 3 – business activity emissions from non-owned sources – e.g. business travel.

Performance, strategy and targets

Aviva's gross carbon emissions have reduced again this year by 4%; a reduction for the third year running. Our absolute carbon footprint has increased as a result of us purchasing grid average electricity in the UK from July 2010. The amount of renewable/zero emission electricity on a worldwide basis has reduced accordingly from 63% in 2009 to 39% in 2010.

Our sustainable IT programme focuses on reducing IT related emissions as it is estimated 40% of our electricity consumption is IT related. We are currently looking at ways that we can more accurately benchmark this impact and so further identify reduction measures we can employ. The other aspect is our work to decarbonise our communications through the use of telepresence, webex and MS Office Communicator.

In 2010 we held 1,151 meetings (2009: 1,030) via telepresence, accommodating a total of 10,853 attendees over a total of 5,505 meeting hours (2009: 4,927). 43% of those meetings had at least one Executive Committee member attending.

Similarly 9,000 meetings (2009: 5,450) were held over webex providing training, and hosting collaborative meetings. This equates to 30,627 hours (2009: 24,000), an increase of 28%.

With the migration to the One Aviva model in Europe, and Dublin as the regional head office, there has been an inevitable increase in air travel within the Europe region. Air kilometres have increased from 5,116,951km in 2009 to 14,307,089km in 2010. In order to address this increase, Aviva Europe has installed new telepresence systems in Paris, Madrid, Warsaw, Dublin and Milan and along with a further four high definition video conferencing suites in Paris, Warsaw, Turkey and Russia.

The investment in these suites along with the roll out of MS Office Communicator should provide a realistic future way of working.

We have recently appointed a new travel agency to provide travel services for the following Aviva business: UK, US, Ireland, Canada, France, Spain, Poland and Dubai. This new service will include management information on air kilometres and CO₂ emissions to provide a further improvement in the consistency and quality of reporting.

Our focus for energy efficiency has been electricity consumption in 2010 and will be again in 2011. 1E Nightwatchman, software that switches off networked laptops, PCs and monitors remotely, was trialled at one location in the UK and demonstrated a 6.5% reduction in electricity usage. The cost benefit analysis of this shows a projected payback period of 1 year 5 months, a saving in electricity costs of £427,000 and 2,800 tonnes of carbon per annum. This has therefore been rolled out across the UK and will be implemented in Europe and the Asia Pacific region in 2011. For one of our larger UK offices we have trialled Powerperceptor voltage optimisers which have reduced electricity consumption by 8% per annum for that site, saving £692,000 and 324 tonnes CO₂.

Our Group annual CO₂ reduction target still stands at 5% with a long-term reduction of 30% by 2020 compared to our 2006 baseline. We have achieved a 10% reduction to date.

Products/suppliers/investors

The demand by customers for sustainable products is still low, the cost of the insurance product being paramount. In the UK we have therefore turned our attention to reducing the environmental impact of our claims supply chain. We continue to roll out the 'repair over replacement' process working with our suppliers and our own accident repair centres. We commissioned a report to ascertain the benefits of this revision in the process and through a focus on reducing waste, sustainability became the route to the following benefits:

- ongoing cost reduction
- the supplier reducing their operational carbon footprint and energy bills by 34%
- wasted parts were reduced by 42%
- increased customer satisfaction (quicker to repair than waiting for replacement parts)
- secured 30 jobs whilst increasing the skill set of the workers.

The fuel consumption of the RAC fleet has reduced further from 9.1 million litres to 7.4 million litres, a reduction of 19%. This is still due in part to the economic downturn and customers not using their cars as much, the use of more accurate satellite navigation systems in the vehicles and more technical staff in the call centres to talk customers through simple repairs. This means they can continue their journey sooner and breakdown assistance mileage is reduced. We are also making use of our local knowledge of reliable garages to reduce towing mileage and achieve a comprehensive repair quickly. These changes in our processes, together with speed limiters and minimising our carrying load, have all reduced the carbon intensity of our roadside breakdown service whilst still providing the highest level of customer satisfaction.

Indirect impacts

We are conscious of the potential impacts that climate change has on our business. We have been a part of ClimateWise, the insurance sector collaborate forum on climate change, on workstreams around sustainable claims management and on investigating the linkages of climate change and morbidity rates. Both these workstreams will continue into 2011. We have also invested in pioneering technology to measure surface water flooding using a unique flood model that can estimate the damage freak downpours can inflict on homes and businesses in the UK. The research and modelling was identified following the rain storms events in the summer of 2007.

Working in partnership with hydrologists JBA Consulting, the map has been developed using laser technology that recognises undulations in the ground as small as 15cm. The map has then been 'flooded' with a simulation of a 200-year rain storm event and a digital model created to show where the water falls and pools.

Previously the map focused on coastal and river flooding risk together with historical claims data. The additional data means the model now addresses the ever-growing threat that freak downpours can have on our towns and cities. It is for insurance purposes only and will enable the underwriter to more accurately assess each customer's individual circumstances.

We consider the financial risk climate change poses for Aviva and accordingly build this into our levels of capital reserves and risk management processes.

We have completed a carbon footprinting exercise for the properties we own through our Property Fund managed by Aviva Investors in 2008. Aviva Investors' European Renewable Energy Fund is targeting gross investment of approximately €1 billion and is currently open for investment.

Industry benchmark information

- Carbon Disclosure Project Score 70 out of 100 in FTSE Global 500 and FTSE350
- BREEAM⁵ minimum ranking 'Good' for new build and Refurbishment

⁵ Building research establishment environmental assessment method

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Waste

Direct company impacts

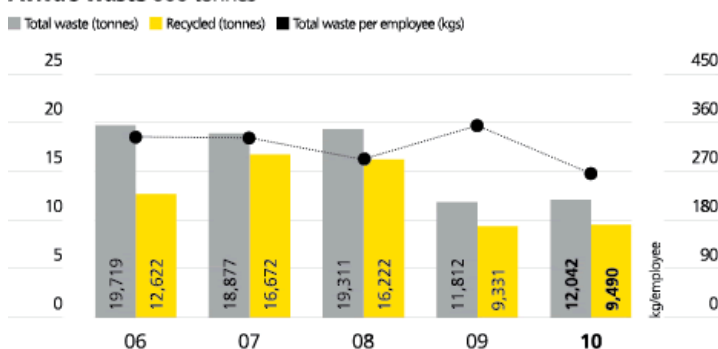
Hazardous and non-hazardous waste

Total disposal cost for hazardous and non-hazardous waste in the UK was £596,000 (2009: £748,000), which includes UK landfill tax.

Conservation investment

Total capital expenditure for storage and recycling in the UK was zero (2009: £zero).

Aviva's waste 000 tonnes



Performance, strategy and targets

2010 saw a slight increase in our overall operational waste of 2%. Aviva US has implemented a state-of-the-art recycling process along with a solar powered waste compactor for the general waste that they are currently unable to recycle. The UK business continues with its plans to reach its zero-to-landfill target by 2015 with an increase in its recycling rate to 88.9% as a proportion of total operational waste. We have worked with our IT supplier to remove the polystyrene packaging in which the equipment is delivered, increasing our IT waste recycling rate to 98%.

Aviva's Group head office was awarded the prestigious Chairman's Cup in the City of London's Clean City Awards in January 2011. This is the first time that any company has won the cup twice. It signifies our achievements in waste reduction over the past year and recognises our commitment and leadership in waste management.

Indirect impacts

Products/suppliers/investors

In an effort to reduce the amount of waste generated through our claims fulfilment processes, we have sought to apply the 'repair over replace' principle to domestic property claims following water damage. Previously this consisted of 'stripping out' render and plaster on walls and ceilings. We target minimisation of strip out of the property affected by water damage through the introduction of a Repair Order to Aid Drying (ROTAD) whereby the suppliers are required to complete a documented request on a property prior to drying. This monitoring process has significantly reduced the instance of strip outs.

Industry benchmark information

- 200kg of waste per employee per year
- recycling rate of 60–70% (BRE Office toolkit)

Targets

- Annual 4% reduction in total waste
- Annual recycling rate greater than 80%
- Long-term target – zero to landfill for UK operations by 2015 and worldwide by 2020

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Resource usage

Direct company impacts

Water

The operating cost of water usage was £1.6 million in 2010 (2009: £1.3 million).

Energy intensity

Total cost of buildings-related energy in 2010 was £17.7 million (2009: £17.7 million). The equivalent cost per m² is £12.

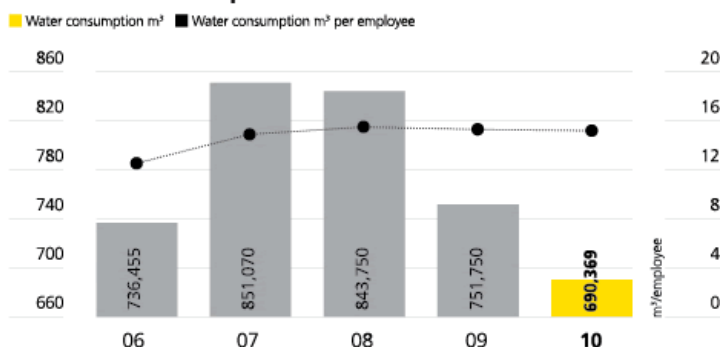
Paper usage

We currently do not track the cost of paper on a global basis.

Environmental incidents

During 2010 there were no environmental incidents as a result of our operations (2009: none).

Aviva's water consumption 000 m³



Performance, strategy and targets

Water consumption reduced by 8% in 2010, exceeding our target of 4%. The UK business, having successfully trialled 'no water' urinals in one location has now rolled the process out to all other suitable locations. In locations where 'low water' urinals had not already been installed there was a 38% reduction in water consumption, or 20 million litres across the UK property portfolio, and a saving of £40,000 per annum. In respect of paper the UK business has replaced 432 large photocopiers with 200 smaller multifunctional devices. 10% of all printers were also removed meeting the target of 1,500 printers by the end of 2010.

Aviva US has now received LEED Gold Certification for the new 33,444m² head office in Des Moines from the US Green Buildings Council. It is one of only five buildings of its size or larger in the US to achieve this designation. The building, accommodating 1,300 employees, is constructed from locally sourced material and includes rainwater run-off and collection, food waste composting, natural lighting, motion sensors and auto dimming in offices and conference rooms.

Indirect impacts

Products/suppliers/investors

Aviva in the UK has also signed up to the Royal Mail's Responsible Mailing programme for direct marketing mail. This ensures that the paper used in the marketing is FSC accredited and that a recycling message is included on each piece of material. By 2010 year end 3.9 million items of direct mail had been delivered through this programme. Royal Mail also reduces its handling costs as part of this initiative providing a saving of £11,000.

The UK business is also using phone text messaging, following Met Office severe weather warnings for storm or extreme weather temperatures, to inform customers of the precautions they should take to safeguard their property and cars. Texts to 500,000 customers went out to warn them of the perils of the arctic conditions in December.

Aviva's new global brand campaign 'You are the Big Picture' required that the building

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wraps could be recycled in line with the recycling infrastructure available. Some were turned into biofuel whilst others were made into traffic cones and plastic kerbs. The energy used to illuminate the buildings and image projectors was calculated and CO₂ emissions were offset; a total of 113 tonnes. The marketing and IT team in Singapore worked together to build a system to launch our general insurance products in 2010. The products are sold through an online system (the first in Singapore). When customers purchase their policy, they are given the option to 'Go Green' and if they choose this option the policy is sent to them electronically, reducing the need for printing. Since the launch of this product, 93% of customers have requested this option out of a total of 9,992 policies sold. Each policy is approximately 24 pages saving 1.2 tonnes of paper.

Industry benchmark information

- Water: 7.7m³ per employee per year (National Water Demand Management Centre)
- Office paper: good practice 4,000–5,000 sheets per employee per annum (Gartner Research)

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Customer advocacy

Direct company impacts

At Aviva, the Net Promoter Score® is our key customer metric. This measure is widely regarded as a predictor of future growth, with strong correlations to retention, repeat purchase and referrals, suggesting that using this metric to build advocacy will have a positive impact on business performance. This KPI is derived from the annual Relationship NPS survey conducted across all markets and comparing the local Aviva results with the local competition.

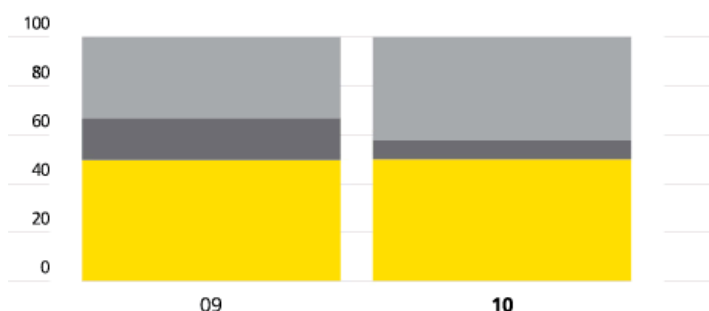
Engaged employees deliver better customer experiences which drive greater shareholder value. By deepening our understanding of the relationship between our NPS results and actual customer behaviour we will prove that building advocacy by consistently delivering a customer experience aligned to our brand promise will see our customers stay longer, buy more, recommend us to others and cost less to serve; which all have an impact on our overall ability to generate capital.

Non-financial indicator

Performance v market average

– Net Promoter Score®

■ % below benchmark ■ % met or exceeded benchmark ■ % in upper quartile



Our performance, strategy and targets

The 2010 Relationship NPS survey showed results broadly consistent with 2009. We maintained the proportion of businesses operating in the upper quartile (relative to local competition) despite a generally improving market environment.

Across our regions:

- In North America, we have seen strong improvements in the US business.
- In Asia, China and Korea have outperformed, when compared to the local market benchmark. There were also strong improvements in the Indian business.
- In Europe, the majority of markets continue to outperform, when compared to the local market benchmark.
- The UK results are largely consistent with 2009. The RAC maintains its market leadership position while others remain behind the market benchmarks.

Our long-term target is for all markets to be in the upper quartile relative to their local competition and so building customer advocacy is one of the primary objectives for the business as a whole. Using NPS as the discipline to listen to our customers and improve the experience we deliver to them will allow us to improve this metric and in turn our financial performance. We have developed a framework around Net Promoter that outlines the attributes of world-class customer focus and each market is making progress against this. For example:

- Our UK General Insurance business has implemented a state-of-the-art Transactional NPS system which enables the business to survey customers that have recently had contact, on a daily basis. This system allows the business to not only track how it is delivering to customers more frequently but also re-contact unhappy customers immediately to try to fix the problem.
- The US business saw significantly improved scores this year through single-minded focus on the main driver of detractor in 2009. By testing a number of initiatives designed to build a stronger relationship with their customers they were able to identify the ones that would make the biggest difference.

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Indirect impacts

Building Aviva around our customers requires that we work as One Aviva – all employees have a role to play in delivering a consistent experience to our customers – and this will be a key focus for 2011.

Listening to our customers is the first step in being able to deliver our brand promise. One of the major mechanisms we have to do this is our annual NPS survey discussed above; another is our global Consumer Attitudes to Savings survey, which covers a nationally representative sample of consumers in key markets. The results of this study have been used with policymakers across our markets as well as being used to drive product and proposition development for our customers.

Equally important in ensuring that we are delivering the customer promise is that we act on what our customers have told us. One way we can do this is through structured action planning programmes as a result of surveying customers, as we do with our Relationship NPS results. Another way is to harness the engagement of our employee base through our open innovation competition, the Customer Cup. This is a programme designed to enable all employees to find innovative solutions that will deliver prosperity and peace of mind to our customers.

We are also actively exploring challenging topics facing our customers globally and their implications for future prosperity as well as our industry.

- Aviva Europe's 'Mind the Gap' report explored the adequacy of future pension provision by systematically quantifying Europe's annual 'pensions gap'. Among other things, the report called on the European Commission to create a European Quality Standard for Pensions to restore consumer confidence in pensions savings vehicles, and to establish and monitor a European Pensions Savings Target so that national governments are encouraged to rebalance their pensions systems with greater funded schemes.
- We also set up the Future Prosperity Panel in 2010, a group of independent international thinkers, to develop fresh thinking on the whole area of saving and how this can build prosperity globally.

We do receive customer complaints and these are dealt with by our customer complaints management system. Further details of our customer-related risks are found within our [Customer Policy](#).

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Governance and risk



Effective governance and risk management are essential. They help us to run our business efficiently, build trust with our shareholders and meet the challenges of an ever-changing world.

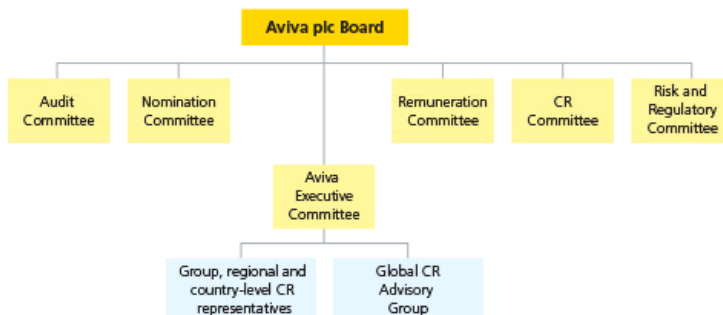
Aviva is proud to have a well-established governance structure that provides strong leadership and direction. Our [Annual Report](#) and [website](#) contain full details of our corporate governance strategy, policies and practices.

This page is a summary of our approach to managing corporate responsibility (CR), including our processes for managing risk.

Corporate responsibility management

Management of CR at Aviva is based on global policies and processes which are designed to support the delivery of regional strategies and programmes.

The diagram below shows how our Group, regional and country-based CR representatives, together with the Group CR Advisory Group, sit within Aviva's overarching corporate governance structure. Both report to the board via the Executive Committee and, ultimately, the Corporate Responsibility Committee.



Our CR Committee is chaired by non-executive director Carole Pivnicka, and comprises our chairman, group CEO and two other non-executive directors, Scott Wheway and Eileen Goh.

The Committee reviews strategy and policy and receives regional and functional reports four times a year. In 2010 it received reports from all regional offices and from the IT, Audit, Procurement and Customer teams. Standing agenda items included business ethics and the [Street to School](#) programme. The Committee's report is available in our [Annual Report](#).

Our CR Advisory Group supports and advises on the management and implementation of the global CR programme. Membership of the Advisory Group is being extended during 2011 to include external stakeholders representative of our strategic priorities and activities. The internal members comprise Group CR specialists, regional CR leads and HR directors, who work together to adopt and refine CR strategies, assess progress, identify actions and embed our programmes in different parts of the business.

In addition, the Aviva board receives both annual and ad hoc updates on CR strategy, activities and progress. Our CR programme is regularly on the agenda at the Group executive committee and regional performance against Group key performance indicators (KPIs) is reviewed quarterly. A percentage of our senior executive remuneration is dependent on performance against our CR key performance indicators.

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"Our risk management model is not just about changing structures or improving processes, it goes much deeper than that – to the heart of what we do as a business and the way in which we do it. These are exciting and fundamental changes that will make Aviva even more successful in achieving its purpose to the benefit of our shareholders and customers."

Robin Spencer, group chief risk officer, Aviva

Reducing risk and increasing value

While Aviva has remained well capitalised throughout the economic downturn with sufficient reserves in place, we have strengthened our global risk function group-wide to further support the business.

Our risk management is based on three lines of defence: accountability, objective challenge and reliable independent assurance.

The benefit of this *modus operandi* is a coordinated, consistent approach to risk management across the Group, including an appropriate risk culture, effective control of risks and a focus on delivering business objectives and solutions.

This new risk management model, backed by our improved external recognition – for example, our Standard & Poors Enterprise Risk Management rating – ensures that the management and mitigation of risk remains central to our business strategy and decision making.

See our material CR risks and how we're acting to minimise them in our [CR strategy](#) section. Read more about our approach to risk management in our [Annual Report's Risk section](#).

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Assurance

Aviva has commissioned Ernst & Young to provide external assurance and a commentary on this online corporate responsibility report 2010.

Material appearing on webpages denoted by the title 'corporate responsibility report 2010' has been assured. Material within the main Group corporate responsibility website has not been assured.

Independent assurance statement to Aviva management

The Aviva corporate responsibility report 2010 (the Report)¹ has been prepared by the management of Aviva, who are responsible for the collection and presentation of information reported. Our responsibility, in accordance with management's instructions, is to provide a limited assurance engagement on the Report content and on selected environmental and community investment data presented in the Report. We do not accept or assume any responsibility for any other purpose or to any other person or organisation. Any reliance any such third party may place on the Report is entirely at its own risk.

What we did to form our conclusions

Our assurance engagement has been planned and performed in accordance with ISAE 3000² and to meet the requirements of a Type 2 assurance engagement as defined by AA1000AS (2008)³. The AA1000AS (2008) assurance principles of Inclusivity, Materiality and Responsiveness have been used as criteria against which to evaluate the Report.

To form our conclusions on the Report we undertook the steps outlined below:

1. Interviewed a selection of executives and senior managers at Aviva's Group headquarters in London and selected Aviva businesses to understand the current status of corporate responsibility activities, and progress made during the reporting period.
2. Reviewed Aviva's approach to stakeholder engagement through interviews with a selection of employees at Aviva businesses in the UK, India, USA and Group headquarters and reviewing selected associated documentation.
3. Reviewed a selection of external media reports and selected corporate level documents relating to corporate responsibility aspects of Aviva's performance to test the coverage of topics within the Report.
4. Reviewed Aviva's processes for determining material issues to be included in the Report.
5. Reviewed the collation and aggregation of selected environmental and community investment performance data at Aviva businesses in the UK, India, USA and Group.
6. Reviewed information or explanations about selected data, statements and assertions regarding Aviva's corporate responsibility performance.

Level of assurance

Our evidence-gathering procedures were designed to obtain a limited level of assurance (as set out in ISAE 3000) on which to base our conclusions. The extent of evidence-gathering procedures performed is less than that of a reasonable assurance engagement (such as a financial audit) and therefore a lower level of assurance is provided.

Limitations of our review

Our review of data processes included the following data sets: environmental and community investment.

We did not review environmental or community investment performance data for years prior to 2010.

Our conclusions

On the basis of our review we provide the following conclusions on the Report in relation to each of the AA1000AS (2008) assurance principles, overall plausibility and the completeness and accuracy of environmental and community investment performance data. Our conclusions should be read in conjunction with the above

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section on 'What we did to form our conclusions'.

Inclusivity

Has Aviva been engaging with stakeholders across the business to further develop its approach to corporate responsibility?

- We are not aware of any key stakeholder groups that have been excluded from dialogue.
- We are not aware of any matters that would lead us to conclude that Aviva has not applied the inclusivity principle in developing its approach to corporate responsibility.

Materiality

Has Aviva provided a balanced representation of material issues concerning its corporate responsibility performance?

- With the exception of the subject area listed below, we are not aware of any material aspects of Aviva's corporate responsibility performance that have been excluded from the Report.
- We consider that Aviva could have covered the following subject area in more depth in the Report:
 - The corporate responsibility challenges of growing Aviva businesses in developing countries.
- Nothing has come to our attention that causes us to believe that Aviva management has not applied its processes for determining material issues to be included in the Report.

Responsiveness

Has Aviva responded to stakeholder concerns?

- We are not aware of any matters that would lead us to conclude that Aviva has not applied the responsiveness principle in considering the matters to be reported.

Performance information

How plausible are the statements and claims within the Report?

- We are not aware of any inconsistencies in the assertions made with regards to performance and achievement.

How complete and accurate is the environmental and community investments data in the Report?

- With the exception of the limitations identified in the Report, we are not aware of any material reporting units that have been excluded from Group data.
- Nothing has come to our attention that causes us to believe that the data relating to the above topics has not been collated properly from group-wide systems.
- We are not aware of any errors that would materially affect the data as presented in the Report.

Observations on particular aspects of our engagement

Our observations and areas for improvement will be raised in a report to Aviva management. Selected observations are provided below. These observations do not affect our conclusions on the Report set out above.

- Aviva has introduced a data collection tool, Credit360, as a means of standardising the environmental and community data collation process. Aviva should consider improving the guidance for the collation and reporting of environmental performance data to enhance consistency across the Group.
- The Report includes examples of corporate responsibility performance in key markets. In future Reports it will be important to use these examples to show a balanced picture of performance, including challenges faced in relation to corporate responsibility across all markets.

Our independence

As auditors to Aviva p.l.c., Ernst & Young are required to comply with the independence requirements set out in the Auditing Practices Board's (APB) Ethical Standards for Auditors. Ernst & Young's independence policies apply to the firm, partners and professional staff. These policies prohibit any financial interests in our clients that would or might be seen to impair independence. Each year, partners and staff are required to confirm their compliance with the firm's policies.

Our assurance team

Our assurance team has been drawn from our global Climate Change and Sustainability Services Practice, which undertakes engagements similar to this with a number of significant UK and international businesses. The work has been led and reviewed by a lead sustainability assurance practitioner.

Ernst & Young LLP

London

29 March 2011

¹ Only those pages headed corporate responsibility report 2010 formed part of our review.

² International Federation of the Accountants' International Standard for Assurance

Engagements Other Than Audits or Reviews of Historical Financial Information (ISAE 3000).

³ AA1000AS (2008) – A second edition of the AA1000 assurance standard from the Institute of Social and Ethical Accountability.

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Our focus on trust and integrity

"In good and bad times, people need to feel secure. As a leading insurance company, we're here to provide prosperity and peace of mind for our customers."

Andrew Moss, group chief executive, Aviva



Whether in favourable operating conditions, or in today's harsher economic climate, providing prosperity and peace of mind for our customers is part of repaying the trust that's placed in us.

Strategy

Our business helps our customers to manage the risks of everyday life and protects them long into the future. We must be there for them throughout their lives and beyond, so it's crucial we are a sustainable and profitable business for the mutual benefit of our customers and our shareholders.

Performance

- ▶ Customer loyalty remained high in 2010, as demonstrated in our global Net Promoter Score® survey
- ▶ The Life business in the UK was named as Company of the Year in the prestigious *Money Marketing* Financial Services Awards – a recognition of our high standing in the industry
- ▶ We revised our Business Ethics Code, showing our strong commitment to fighting financial crime
- ▶ [View all performance data](#)

Our performance data

96%

sign-off Business ethics code

69%

of employees rate us favourably on the customer index

15 business units

have now implemented the Hospitality register

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Strategy



We're on a journey to build Aviva around our customers. It's a journey that starts with listening to and understanding our customers and treating them with integrity.

As part of this we need to understand and anticipate how the world is changing, how this is changing our customers' priorities and the way that they want to do business with us. We behave responsibly and with integrity, which means that if on any occasion we've fallen short, we will recognise that and act accordingly.

What are the key features of our approach?

- Understanding our customers' needs, anticipating trends that are affecting how our customers choose to live their lives, and responding in our customers' best interests
- Providing straightforward, good value products and services, including those designed for lower-carbon living
- Maintaining strong relationships with customers, distributors, suppliers and employees by acting openly and honestly

We've moved forward this year ...

- Acting on feedback received through our Net Promoter Score® surveys
- Revising our Business Ethics Code to incorporate the requirements of the UK Bribery Act 2010

... are committed to doing more ...

- Building customer advocacy for Aviva and aiming for top-quartile customer advocacy scores in all markets, relative to the local market benchmark
- Working across all regions to deliver a differentiated Aviva customer experience consistently across the business

... and committed to the challenges ...

- Embedding consistent global measures and approaches to improve the customer experience
- Building a culture centred on customers across the whole business
- Engaging with other companies as an investor to encourage open disclosure

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Focus on our customers



Our global brand promise is about truly recognising and responding to our customers' needs, so that they stay longer with us, buy more and recommend us to others. We try to understand how our customers' lives are changing and how we can shape our products and services accordingly.

- ▼ [Customer attitudes](#)
- ▼ [Global issues for customers, society and financial institutions](#)
- ▼ [What are our customers telling us about Aviva](#)

Consumer attitudes

Since 2004, we have surveyed more than 100,000 people across 25 countries on attitudes to risk, savings, retirement, financial advice and other salient topics. Although opinions vary by market, there are also common themes, including worries about financial security and aversion to high levels of risk.

Throughout 2010, consumer optimism about the general economic situation remained fragile in the majority of markets surveyed.

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Global issues for customers, society and financial institutions

Understanding consumer attitudes is vital in being able to respond to some of the issues facing many societies we operate in around the world.

Populations are getting older, adding to pressure on the public purse.

Governments are looking increasingly to individuals to make provision as the growing cost of providing essential services such as healthcare for an ageing population cannot be met through public spending alone. However, savings and pensions gaps indicate that many of us are not planning for our financial future.

What is Aviva doing?

Read about how [we're engaging on these issues with policymakers](#) and [funding financial education](#).

Environmental sustainability

Environmental sustainability is a priority for policymakers everywhere, with a growing focus on all groups in society to adopt more eco-efficient approaches and reduce CO₂ emissions in order to tackle climate change.

What is Aviva doing?

Read about how [we're designing sustainable products and services to help our customers prosper in a low-carbon economy](#).

Poverty and deprivation do not just affect individuals.

These issues undermine the capacity and wellbeing of entire communities.

What is Aviva doing?

Read about how [Aviva is working with partners such as the Consortium for Street Children](#) to provide hope and educational opportunities for street kids around the world.

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What are our customers telling us about Aviva?

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53.4 million customers in 28 countries

Related links

- ▶ [You are the Big Picture](#)



In the last year, we have sought feedback from our customers across all markets and through many different channels.

Net Promoter Score®

In 2009, we rolled out a globally consistent survey across all our markets, using Net Promoter Score (NPS). This is our leading group-wide measure of customer advocacy, measuring our customers' willingness to recommend Aviva.

The 2010 Relationship NPS showed results broadly consistent with 2009. We maintained the proportion of businesses operating in the upper quartile (relative to local competition), despite a generally improving market environment.

Across our regions:

- In North America, we have seen strong improvements in the US business
- In Asia, China and Korea have outperformed, when compared to the local market benchmark – there were also strong improvements in the Indian business
- In Europe, the majority of markets continue to outperform the local market benchmark
- The UK results are largely consistent with 2009 – the RAC maintains its market leadership position, while others remain behind the market benchmarks.

The primary focus for our markets is to analyse the results and act on our customers' feedback; in addition, the scores form part of our executive directors' annual remuneration.

You are the Big Picture

Our first global brand campaign, 'You are the Big Picture', is a public expression of our commitment to our customers. The campaign, which ran across six cities around the world in 2010, makes people rather than the company the heroes of the campaign. It tells their stories from their perspective and in their own words, of how they managed in critical moments – thanks to the personal touch provided by our employees and business partners.

The campaign also recognises the importance of our community partners, and shines a light on our international Street to School programme and the work of our charity partners.

'You are the Big Picture' offered everyone the chance to be 'recognised' by Aviva by uploading a photograph of themselves via our campaign website or Facebook, to be projected onto the side of a building in different cities around the world. For each photograph successfully uploaded, Aviva donated £1 to our international Street to School charity partner, Save the Children, to support projects helping street children in India.

More than 60,000 photographs were uploaded from 125 countries, and more than 100,000 people registered their 'Likes' for the campaign across our Facebook sites. We've donated £170,000 to Save the Children as a result.

Experience the campaign at: www.youarethebigpicture.com

Read more about how [You are the Big Picture is helping to raise funds for Street to School](#).

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Sustainable and responsible investment



We believe that to be trusted, an organisation should be well governed and managed in a responsible and sustainable way. To Aviva this means that we put the highest levels of governance in place, have a global CR strategy that is embedded into the business strategy and play our part to influence other organisations to act in a responsible and sustainable manner.

Our asset management business Aviva Investors engages with companies to encourage better performance in ethical, social and governance issues. Our engagement includes writing to company chairmen, voting or abstaining at companies' annual general meetings (AGM), and encouraging organisations to put their CR Report to an advisory vote at the AGM. We respond to government policy consultations on proposed changes to corporate governance, mandatory and narrative reporting. Aviva as a group has responded to the following:

- UK Department for Business (BIS) 'Future of Narrative Reporting'
- BIS call for evidence – 'A long-term focus for corporate Britain'
- EU Commission Green Paper on 'Corporate governance in financial institutions'
- EU Commission Questionnaire on Disclosure of Non-Financial Information by Companies.

Further information on the work that Aviva Investors has carried out during 2010 [can be found here](#).

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Products and services



Our products are designed around the needs of customers to help them make informed choices about their insurance and financial needs.

Increasingly, customers also want to know that their choices are benefiting the environment, or have positive societal benefits. For example:

- Car insurance customers in some of our general insurance markets are rewarded for lower premiums if they opt for lower CO₂-emitting vehicles
- As part of our response to climate change, we've launched insurance products that cover the commercial development of low-carbon products
- We've worked with suppliers to introduce a 'repair not replace' approach to motor vehicle repairs – minimising waste, building workplace skills and helping to keep down the cost of motor insurance premiums.

Information, marketing and advertising

We are committed to providing customers with clear and balanced information so that they are fully aware of product features, risks and benefits when considering whether to buy.

To facilitate this, Aviva launched the Aviva Financial Adviser Academy, which supports the financial adviser community to give the best advice and information to customers. Since its launch, 6,000 members have signed up and almost 3,000 have taken a diploma exam.

Compliance

As a business, we stand or fall by our reputation. Sometimes we don't get it right, but when this happens we do everything we can to rectify the situation.

Read about how we manage compliance and what we do to address incidents of non-compliance in the [Risk Management](#) section of our Annual Report.

We take every issue and every suspected or actual breach of compliance regulation extremely seriously. If it becomes clear that we have fallen short of the highest standards, we take immediate action. As well as addressing the issue itself, we apply preventative measures as appropriate: for example, by strengthening procedures, systems and ensuring that our employees have a clear understanding of compliance matters.

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Microfinance

Our affordable microfinance and insurance products for low-income earners have reached around 3 million rural customers in India to date, in many cases offering financial protection for as little as US\$2 a year.

Company of the Year



Aviva in the UK Life was recognised as Company of the Year in the prestigious [Money Marketing Financial Services Awards](#) by a judging panel of 1,000 financial advisers.

Aviva Customer Cup

In 2010, we continued to run the Aviva Customer Cup, first launched in 2009. The Customer Cup challenges employees from around the Group to increase customer satisfaction and loyalty by improving our product offering and service delivery.

Projects from more than 200 teams are evaluated by judges in three tournament stages, with 10 teams making it through to the grand final in June 2011.

The Aviva Customer Cup was recognised in the Financial World Innovation Awards 2010 for 'Innovation in Staff Participation'. It also achieved more global participants across Aviva, with 67% of the teams coming from outside the UK in 2010, compared to 52% in 2009.

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Business ethics



We aspire to the highest standards of conduct and set out our principles in our Business Ethics Code.

Our Code requires fairness, honesty and transparency in all we do. Everyone at Aviva has a part to play in upholding our standards.

We raise awareness of these responsibilities through our induction programmes and the acceptance and sign-off of our Business Ethics Code by our staff. Employees must complete a computer-based training module on the Code at least once during their employment at Aviva. In 2010, 32% of employees signed, bringing the accumulated number of signatories to 96% of all staff.

Our Code has been revised for 2011, incorporating the requirements of the UK Bribery Act 2010. The revised Code provides a framework through which we are committed to increasing awareness throughout our business of the Bribery Act and its implications, including how we combat financial crime and what constitutes ethical behaviour.

Business ethics developments were reported to the Corporate Responsibility Committee three times during the year, in particular with reference to the Bribery Act; developments were also considered at the Group Executive Committee and the Legal Committee. We are implementing the 'Making Better Decisions' summits during 2011, which provide a renewed focus on training on bribery and corruption. We also conducted training at our responsibility conference, looking specifically at internal management processes, an external viewpoint of the Bribery Act and what its impact on Aviva will be.

We continue to embed an ethics culture through our 'Living Leadership' model. Throughout 2011 we will be running training events with all 450 senior managers to further raise awareness of the issues and the importance of ethical decision making. Read more on our approach to leadership development in [Attracting and retaining talent](#).

Compliance

Aviva has long championed good governance, and any actual or suspected breaches of our Code and procedures are of the greatest concern to us.

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"Ultimately, it is the responsibility of the leaders of financial institutions – not their regulators, shareholders or other stakeholders – to create, oversee and imbue their organisations with an enlightened culture based on professionalism and integrity."

Lord Sharman, Chairman, Aviva (signatory to an open letter along with 16 other leaders of major financial institutions in advance of the Mansion House conference, published in the *Financial Times*, 28 September 2010)

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Fighting financial crime



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Our financial crime policy reinforces our zero tolerance approach and ensures that risks relating to fraud, money laundering, market abuse and corruption are adequately controlled.

Employees undertake mandatory computer-based training as part of our procedures for combating market abuse and insider trading, money laundering and fraud. In 2010 we enhanced the understanding of bribery and corruption risks throughout the business, including at board and senior management levels.

Right Call

We encourage our employees to raise any concerns regarding fraud, dishonesty, malpractice, corruption or illegal acts through Right Call – an Aviva-wide reporting service. This enables all employees to report any suspicions or concerns confidentially and securely for independent investigation.

Employees can report by telephone, email or through the internet in English or their own language, where appropriate. Right Call is operated by an external third party to ensure confidentiality and independence.

- In 2010, 48 incidents were recorded across the Group
- All cases were referred for independent investigation – 39 cases reached conclusion and currently nine cases remain under investigation.

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▼ Customers

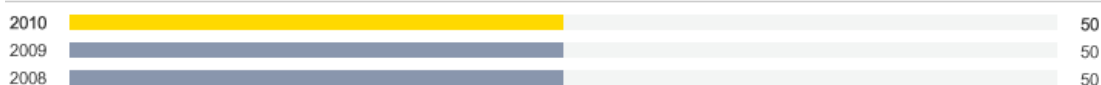
▼ Business ethics

▼ Suppliers

Customers KPI

%

Businesses that are in or above the upper quartile relative to the local market average



Employees who rate us favourably on customer index



	2008	2009	2010
Businesses that are in or above the upper quartile relative to the local market average	50	50	50
Employees who rate us favourably on customer index		67	69

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Business ethics KPI

%

Employees signing off receipt, understanding and acceptance of our Business Ethics Code



Annually






	2009	2010
Employees signing off receipt, understanding and acceptance of our Business Ethics Code	90	96
Annually	90*	32

Notes:



*This data covers 98% of our employees.

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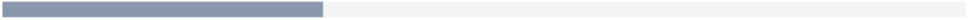
Business unit suppliers, with material spend, signing Aviva's Supplier Code of Conduct

2010		1,486
2009		438
2008		233*

Detailed CR assessments of Aviva's major suppliers

2010		216
2009		138***
2008		30**

Business units that have implemented and embedded use of 'Supplier Hospitality register' and 'Register of interests'

2010		15
2009		11
2008		5

	2008	2009	2010
Business unit suppliers, with material spend, signing Aviva's Supplier Code of Conduct	233*	438	1,486
Detailed CR assessments of Aviva's major suppliers	30**	138***	216
Business units that have implemented and embedded use of 'Supplier Hospitality register' and 'Register of interests'	5	11	15

Notes:

* Adjusted from 983

** In the UK

*** Globally

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Our focus on climate change and environment

"Thank you for all the encouragement given to that redoubtable core of sustainability champions inside Aviva."

Jonathon Porritt, founder director, Forum for the Future



Tackling climate change and protecting the environment are key priorities at Aviva. For over 300 years, we've helped people protect what they have today and to plan, invest and save for their futures; we understand the need for greater sustainability. We're helping to increase awareness of the potential impacts and working on low-carbon solutions for our customers.

Strategy

First of all, we are controlling our own impacts and carbon footprint, including greenhouse gas emissions from energy and business travel. We believe it's arguably more important to use our influence externally, so we're engaging widely to develop more sustainable approaches – with our customers, the companies in which we invest, suppliers and government.

Performance

- ▶ Lobbied UK Government regarding mandatory reporting
- ▶ Stengthening existing CR requirements in our procurement relationships
- ▶ Protecting against risk – working with customers and communities
- ▶ Low-carbon services – sustainable claims and repairs

Our performance data

4%

reduction in gross greenhouse gas emissions

8%

reduction in water use

▶ [View all of performance data](#)

Strategy



Climate change is a global issue requiring action today, not tomorrow. It is high on Aviva's agenda and we have taken strategic action over the past decade to understand and manage environmental and climate risks affecting our business and our customers.

As a major insurer we have a first-hand understanding of the human and economic cost of more frequent, extreme weather events. It is vital that we continue to expand our knowledge of environmental and climate risk so that we can develop products and services for the low-carbon economy, and provide prosperity and peace of mind to our customers.

What are the key features of our approach?

- We are controlling emissions in our operations, minimising use of natural resources and improving cost efficiency.
- We seek to influence customers through the use of our products and encourage suppliers through our supply chain.
- We engage with companies that we invest in to measure, report and reduce their climate change risks, and explore new opportunities presented by the move to a low-carbon economy.
- We are working with other like-minded businesses, associations and governments on the concerns that climate change raises, seeking cohesive public policies on a national and international basis.

We've moved forward this year ...

- Extended the scope of our carbon reporting and offsetting to include Solus, Aviva's motor accident repair network in the UK
- Analysed and published detail on the carbon finance element of our offset projects
- Contributed to learning and good practice through ClimateWise

... are committed to doing more ...

- Our target is to reduce carbon emissions by 30% by 2020
- Our long-term waste target is zero to landfill in the UK by 2015, and worldwide by 2020

... and committed to the challenges ...

- We need to be ready to consult on, and respond to, new policies including potential mandatory carbon targets for business
- We will continue to develop our products in the Low Carbon Goods and Environmental Services sector
- We will continue to involve our employees in reducing our impacts

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Our climate change and environment programme contributes to Millennium Development Goals (MDGs).



MDG icons © United Nations

▶ [What are the Millennium Development Goals?](#)

Controlling our impacts



We're exploring every opportunity to control environmental impacts from our operations, including greenhouse emissions and natural resource usage.

Our main operational impacts are:

- **Greenhouse gas emissions.** We control emissions through our carbon reduction programme, which includes energy-efficient technologies and renewable electricity.*
- **Waste.** We control waste through an ongoing programme of reduction, reuse and recycling – including a new state-of-the-art recycling process introduced at Aviva USA headquarters, and with the support of employees across Aviva.
- **Resource usage (water, energy, paper).** We control our consumption of natural resources through our facilities, equipment, technologies and processes and by involving employees in efficient use.

* For a number of years Aviva has paid a premium of up to 2% to purchase renewable electricity. In line with our stated policy, we only purchase this where it is recognised as zero carbon and therefore of benefit to the Company. From 2008 renewable electricity is no longer counted as zero carbon in the UK, therefore we have reverted to sourcing best value grid-average electricity in 2010 and have compensated for this by purchasing additional Gold Standard and Voluntary Carbon Standard carbon credits from the voluntary carbon market.

Performance and targets

- **Greenhouse gas emissions** – 4% reduction since 2009. Our long-term target is to reduce our carbon emissions by 30% by 2020 from the 2006 baseline. We are on track, with a 10% reduction achieved from 2006 to 2010.
- **Waste** – 2% increase in overall operational waste since 2009. Our long-term target is zero to landfill for UK operations by 2015, and worldwide by 2020.
- **Water consumption** – 15.2m³ per employee, compared to the UK best practice benchmark of 7.7m³. Our long-term target is the best practice benchmark.
- **Energy intensity** – total cost of buildings-related energy in 2010 was £17.7 million (2009: £17.7 million).
- **Paper** – consumption of paper has increased by 29% since 2009, 44% of the paper has a percentage of recycled content.
- During 2010 there were no environmental incidents as a result of our operations (2009: zero).

Read about [group initiatives](#) to control our operational impacts.

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Aviva also reports its impacts through the [Carbon Disclosure Project \(CDP\)](#). Aviva is a founder member and signatory of the CDP, which calls for fuller reporting of corporate footprints. Our 2010 CDP score is 70.

CARBON DISCLOSURE PROJECT

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Group initiatives

We are on track to achieve a 30% reduction in carbon emissions by 2020, through measures including increased use of telepresence to cut down on business travel, and fitting fuel-saving devices to the RAC fleet.

Carbon offsetting

We support a range of sustainability projects around the world by buying carbon offsets. This enables us to compensate for unavoidable greenhouse emissions: for example, from heating and lighting our buildings.

[Read about the projects we support, including providing energy-efficient stoves in rural Kenya.](#)

Sustainable IT

40% of our electricity consumption is IT-related, so we are focusing on accurate benchmarking and technologies to reduce emissions such as voltage optimisers and [remote overnight PC shutdown](#).

We're also continuing to exploit the benefits of telepresence, web teleconferences and Microsoft Office Communicator (desk-based video, telephone and PC desktop sharing capabilities). For example, the process of establishing Dublin as the head office for our Europe region contributed to a rise in air travel during 2010. To address this, Aviva Europe has installed five new telepresence systems and a further five videoconferencing suites.

Sustainable buildings

We aim to run our offices sustainably while providing a comfortable working environment. [Read about Aviva USA's offices, inaugurated in 2010, which have achieved Gold Leadership in Energy and Environmental Design \(LEED\) standard, the highest standard of eco-efficiency.](#)

Adding to sector expertise

Partnerships are a key part of our approach. Through [ClimateWise](#), the insurance sector collaboration, we are developing improved risk management, policy fulfilment processes and customer awareness-raising to provide solutions to the challenge of a changing climate.

Read about [Aviva Investors'](#) work to manage environmental impacts across the real estate portfolio.

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Read about other initiatives in our regions:

► [Energy saving improvements in the UK](#)

► [Earth Week in Aviva Canada](#)

► [Cutting our transport carbon footprint in India](#)

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Carbon offsetting

As a non-energy-intensive business Aviva's carbon footprint is relatively low, but every tonne of CO₂ matters.

Over a number of years we have worked on reducing emissions from heating and lighting our buildings, travel and other operational activities. Aviva's emissions amounted to 127,685 tonnes of CO₂e in 2010.

To compensate for the remaining emissions that cannot be avoided, since 2006 we have purchased more than 400,000 tonnes worth of carbon offsets from the voluntary carbon market, to one of two robust standards: the Gold Standard or Voluntary Carbon Standard. We offset 105% of our emissions in this way again in 2010.

This also enables us to support world-leading carbon offset projects implemented through non-governmental organisations and other expert partners. We source the majority of these from projects in developing countries where Aviva has a market presence. The exception is Africa, where we purchase offsets because the African continent will suffer more from the effects of climate change, both in terms of speed and impact.

In Kenya, for example, Aviva has been involved in an energy-efficient stove programme developed by [co2balance](#), which is addressing unsustainable deforestation caused by charcoal production and inefficient use of wood, but which also has wider benefits for the community.



Household stoves projects, Kenya

The Shimba Hills Project is one of several small rural projects supported by Aviva. The community comprises 1,500 households in a 27km² area. New stoves are being provided, made from bricks, cement and cast iron, which burn wood 70% more efficiently than 'three stones' or open fires.

The families here collect wood from the surrounding scrubland and forest and have to travel increasingly further to find new sources. More efficient stoves mean less time needed to gather and cook, reduced costs for households

buying wood or charcoal, reduced impact on natural resources and habitat, and an overall reduction in CO₂ emissions. Aviva has funded the installation of 45 stoves in this community.

Another stoves project is at Likoni just south of Mombasa, in a community of approximately 10,000 people. Here, 513 Aviva funded stoves are currently in use.

An important part of the process is ensuring that the whole community understands the project and that local politics and culture are respected. There is follow up too, once the stoves have been installed. A community team stays in touch on a quarterly basis to make sure that families are satisfied and still using the new equipment.

To provide assurance that a stove is still in use and therefore reducing carbon, a serial number on each stove enables its GPS position to be recorded and verified by a designated authority.

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"When carbon offset projects are undertaken it isn't just a matter of handing out energy-efficient stoves, for example. There is a lot of involvement from community members and a long process of communication."

Zelda Bentham, Aviva senior environment manager

► [Read more about Zelda's visit to African projects at our CR Blog.](#)

Our carbon offset partners



► [Climatecare](#)



► [CarbonAided](#)



► [CO2Balance](#)



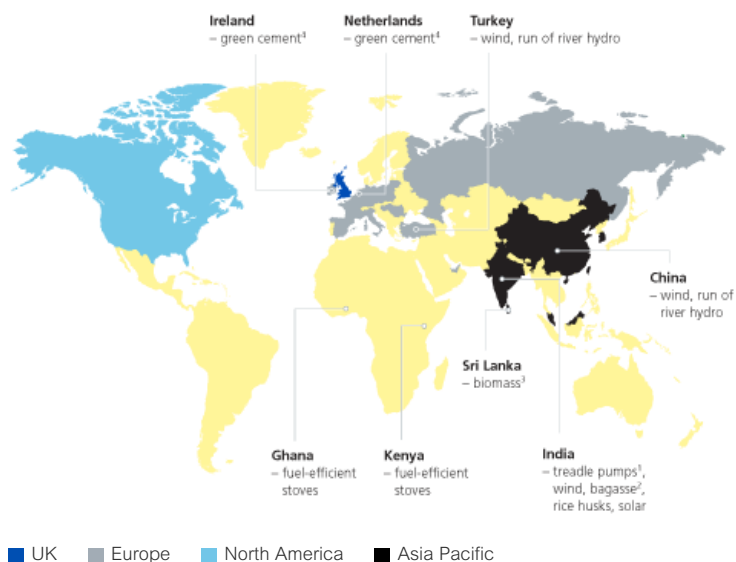
► [Carbon Clear](#)

Carbon-neutral operations

Aviva was the first insurance company in the world to be carbon-neutral across its worldwide operations. We reached this milestone in 2006.

Aviva's carbon offset portfolio by project type since 2006
(tonnes CO₂e)

■ Treadle pumps	28,124
■ Green cement	30,000
■ Biogas	3,000
■ Wind	224,550
■ Fuel-efficient stoves	40,075
■ Biomass	62,013
■ Run of river hydro	44,303



¹ Treadle pumps are human-powered pumps that can be used to raise water from wells.

² Bagasse is the pulp that is left behind after juice has been extracted from sugar cane and similar plants.

³ Biomass is organic matter, such as plant and animal waste, which provides a source of renewable energy.

⁴ Sustainable cement substitutes traditional cement materials with the by-products of iron ore production.

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Our carbon footprint

We collect and analyse a vast amount of data as part of managing our environmental impact but not all of this is included in our carbon footprint.

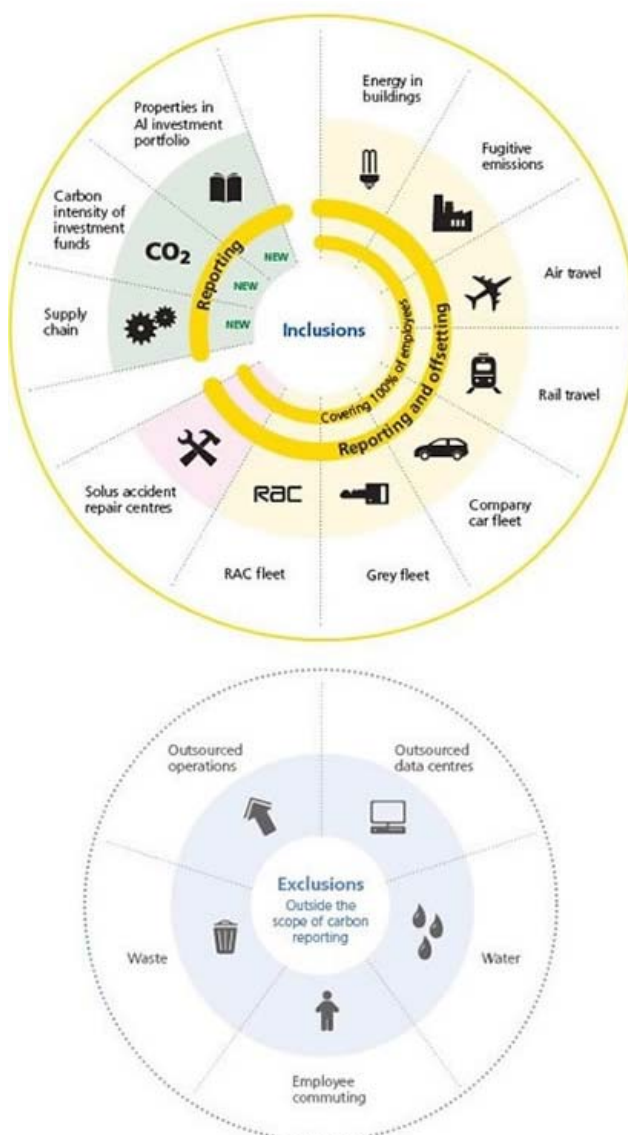
To provide clarity on our carbon footprint boundaries, the diagrams below summarise the data included in our reporting, the emissions we offset and any exclusions from our calculations. We have also highlighted new items, included for the first time in our report of 2010 performance.

We are now reporting on and offsetting the operational emissions for Solus, our motor accident repair network.

Through a project with the [United Nations Financial Industry Environment Programme Climate Change Working Group](#), we are investigating the best methodology in understanding the carbon intensity of investment funds. We are progressing some separate work on the carbon intensity of our supply chain and hope to report further on both these areas next year.

Aviva's carbon footprinting boundaries

NEW: Items in green are new for 2011



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Read more

► [Aviva Investors' work to improve the quality and transparency of climate change reporting.](#)

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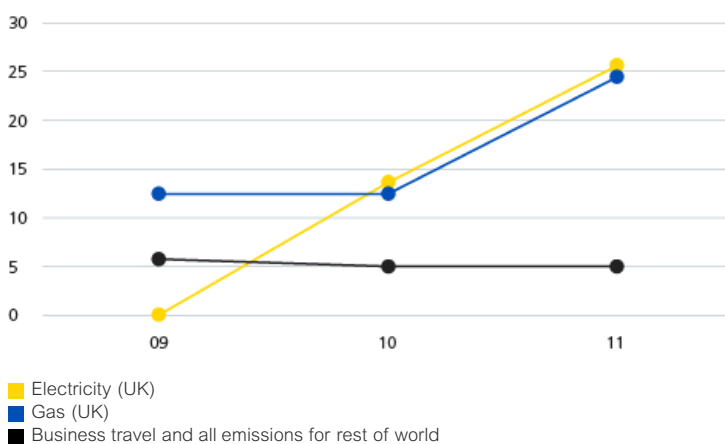
The cost of carbon

Evolving government policy governing energy use and carbon emissions has significant implications for our carbon cost and strategy. These include:

- The [UK Carbon Reduction Commitment Energy Efficiency Scheme](#) – a mandatory carbon emissions reporting and pricing scheme, modified in 2010, covering organisations using more than 6,000MWh per year of electricity: the equivalent of an annual electricity bill of about £500,000
- The Climate Change Levy – a charge on business and public sector energy usage introduced to encourage energy efficiency
- The benefit of zero emissions – zero emissions are no longer granted to the purchaser of sustainable electricity in the UK
- UK HM Revenue & Customs' reversal of the VAT applicable to offsets from the voluntary market.

Aviva has calculated an internal cost of carbon which, as shown in the graph, has risen significantly as a reflection of national strategy and carbon reduction targets:

Cost of carbon per tonne for Aviva £



	2009	2010	2011
Electricity (UK)	0	13.60	25.60
Gas (UK)	12.43	12.43	24.43
Business travel and all emissions for rest of world	5.75	5.00	5.00

We will continue our focus on energy efficiency (especially electricity usage) in order to manage our carbon footprint and our cost base.

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Influence and concern



In partnership with others, we're continuing to address climate risks and promote environmental sustainability.

Public policy debate

We work in collaboration with leading organisations to provide a collective business and sector-specific response to the climate change agenda. This year we have participated in and supported:

- The Cancun Communiqué
- Open letters from the Aldersgate Group on the mandatory reporting of climate-related data
- The 2010 Global Investor Statement on Climate Change
- The ClimateWise Principles – Aviva was a founder member in 2006 and continues to be a part of the management committee and reports each year against these industry-wide principles
- The CBI Climate Change Board
- The UN Environment Programme Financial Initiative.

Customers and communities

We're designing sustainable products and services to protect our customers against the effects of a changing climate and to help them to adapt to lower-carbon living. This includes:

- Tailored insurance products developed for UK firms in the low-carbon and [environmental goods and services sector](#) – such as wind, solar and biomass companies (a sector in which there are increasing commercial opportunities)
- [More sustainable claims management](#)
- [Keeping customers updated and prepared for extreme weather](#)
- [Low-carbon vehicle finance](#).

Suppliers

Our collaboration with sector groups and our suppliers is producing new thinking to tackle the challenges of climate change, including moving from [replace to repair](#) in motor claims. We are also looking at the [carbon intensity of our supply chain](#).

Employees

Keeping our employees informed and engaged is part of our strategy. This includes:

- [Developing networks of environmental champions](#), including 120 in the UK, to help to drive change
- [Running our 10:10 campaign](#) to cut Aviva Europe's carbon footprint by 10%
- [Providing a gold standard headquarters](#) to help our US employees work more sustainably.

Companies in which we invest

We seek to engage with companies in which we invest, to measure, manage and reduce their climate change risks and explore new opportunities. Engagement activity by Aviva Investors includes:

- [Carbon Disclosure Project](#)
- [Sustainable Stock Exchanges](#).

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Related links

► [Watch Chris Huhne video clip](#)



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Low-carbon innovations

Climate change is a long-term challenge that demands long-term solutions.

There are opportunities as well as risks in adapting to climate change, and we're applying new thinking to the ways we do business as well as to the design of our products. Working through ClimateWise, a global collaboration of leading insurers, we are adding to knowledge and sharing good practice which will benefit our customers.

Sustainable claims management

The demand by customers for 'sustainable' products is still low, with the cost of insurance being paramount. Therefore, in the UK we have turned our attention to reducing the environmental impact of our Claims supply chain, and are part of a ClimateWise working group looking at the benefits of repair over replacement.

Motor repairs

A 'replacement mindset' has emerged over many years, and we are addressing this by looking for more sustainable approaches with our suppliers. In the case of one supplier we are working with, new methods have led to a lower operational carbon footprint and energy bills, and a 42% reduction in wasted parts.

Property

We're looking for more sustainable approaches to property restoration to reduce waste and unnecessary replacement. For example, by minimising the stripping out of property affected by water damage, we are looking to reduce waste to landfill, use materials efficiently, and reduce claim times and inconvenience for customers.

Looking ahead

During 2011, we will be contributing to a ClimateWise working group that is developing voluntary sustainable claims management guidelines for insurers on how to reduce the environmental impact of the claims process. The aim is to promote industry-wide reporting against these.

Understanding health impacts

With ClimateWise we are studying the link between more frequent extreme weather and health, including cardiovascular and respiratory conditions. For example, in London it is known that for every 1° rise in temperature above 24.8°C, we see a 4% rise in deaths and hospital admissions.

It is vital for Aviva and other insurers to fully understand these links, in order to help protect our customers. This is especially true as populations age and people retire later in life (meaning workplace onset of age-related health conditions), added to escalating obesity and the shift of responsibility for health care from the state to individuals.

Mapping flood risk

Working in partnership with hydrologists JBA Consulting, pioneering mapping technology has been developed that recognises undulations in the ground as small as 15cm (6 inches). The map has been 'flooded' with a simulation of a 200-year rainstorm and a digital model created for where the water falls and pools. This enables a more accurate understanding of surface water flooding and the damage that freak downpours can inflict.

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Aviva was a founding signatory of ClimateWise, a global collaboration of major insurers which has created guiding principles for responses to climate change.

- ▶ [Read Aviva's latest response to the ClimateWise principles](#)

Related links

- ▶ [ClimateWise](#)
- ▶ [Flood mapping](#)
- ▶ [Sustainable motor insurance](#)
- ▶ [Canada: Promoting good practice](#)

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Sustainable supply chain



We consider our supply chain to be part of our sphere of influence, not only to address the carbon intensity of our supply chain, but to encourage our suppliers to be more responsible and sustainable.

Aviva is a large procurer with a £5.3 billion spend and 27,000 suppliers.

During 2010 we have started to investigate the nature of embedded carbon within our supply chain, both through conversations with suppliers and through examining the appropriate methodology for this task. We have also begun to introduce legally binding clauses within procurement contracts.

During 2011 we will be continuing this work and developing a 'code of behaviour' for suppliers outlining a mutual moral commitment on which to conduct the supplier relationship.

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- ▶ [Glossary](#)
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Related links

- ▶ [Aviva picks NightWatchman for green drive](#)
- ▶ [Responsible mailing](#)

Global benchmarks



Building on the milestone we reached in 2006, when we became the first insurer to have carbon-neutral operations, we continue to be highly rated in global and sector benchmarks.

- We are both a signatory and responding company to the [Carbon Disclosure Project](#). Our 2010 score is 70 out of 100 in FTSE Global 500 and FTSE350.
- In the [Dow Jones Sustainability Indexes](#) we have been highly commended, scoring 100% for how we report our environmental data. We achieved the top score of 98% for our environmental policy and management system.
- We have a [UK Building Research Establishment Environmental Assessment Methodology](#) (BREEAM) minimum ranking of 'Good' for new build and refurbishment.

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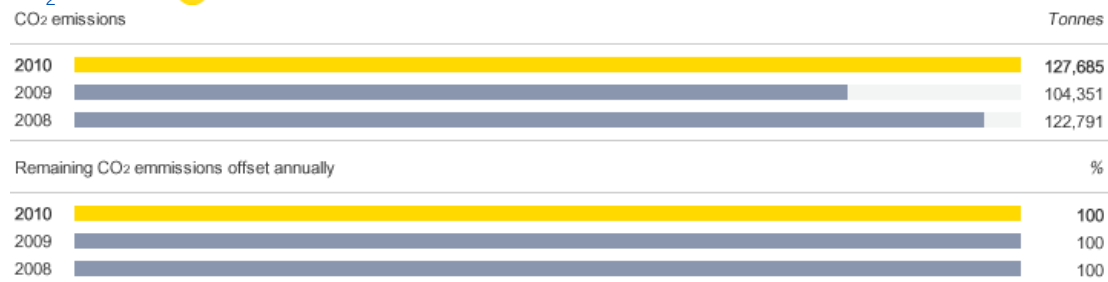
Performance data

We have used the 2008 Revised GHG Protocol methodology in respect of stationary combustion, indirect emissions and from transport and mobile sources again this year. In line with updating the conversion factors on a once every four-year basis, we will be using the latest revision of the GHG Protocol methodology for our 2011 emissions, and restating our 2010 emissions next year accordingly to provide a comparative and most accurate footprint.

We also report our environmental performance using [Accounting for Sustainability's Connected Reporting framework](#).

- ▼ [CO₂ emissions](#)
- ▼ [Energy consumption – buildings](#)
- ▼ [Energy consumption – transport](#)
- ▼ [Water use](#)
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CO₂ emissions KPI



	2008	2009	2010
CO ₂ emissions, tonnes	122,791	104,351	127,685
Remaining CO ₂ emissions offset annually, %	100	100	100

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Energy consumption – buildings

	2008	2009	2010
Gas (Scope 1)			
GWh	124	84.3	108.3
Tonnes	25,087	17,041	21,881
Oil (Scope 1)			
GWh			26.9
Tonnes	553		5,999
Electricity (Scope 2), GWh	224	220	191
Of which: renewables, GWh	151	140.8	73.5
Grid average			

GWh	73	79	117
Tonnes	34,737	30,675	47,583
Cold water and steam (Scope 2)			
GWh	0	4.7	2.4
Tonnes	0	944	479
Emissions from fugitive sources* (Scope 1), tonnes CO ₂ e	0	98	409

Notes:

Use of zero emissions electricity has increased across our businesses, with 39% of our electricity coming from such sources. The CO₂ conversion factor for electricity varies from country to country due to the energy source used in generation. These conversion factors can be viewed at the [UNEP website](#).

*Fugitive emissions are minimal for Aviva, however the Defra voluntary reporting guidelines includes fugitive emissions as good practice reporting. These emissions are leakage from air-conditioning and refrigeration systems of GHG gases. Each of these gases has a different global warming potential which has been converted to a CO₂ equivalent figure. The UK business began collecting fugitive emission data for the fourth quarter 2009. We will be seeking to roll this reporting out to the rest of the Aviva businesses on a worldwide basis.

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Energy consumption – transport

	2008	2009	2010
Car fleet			
Million km	58.3	89	75.5
Million litres diesel*	15.0	9.1	7.4
Tonnes CO ₂	46,297	43,269	35,774
Air travel			
Million km	105.2	84.3	115.4
Tonnes CO ₂	12,991	10,579	14,605
Rail travel			
Million km	4.6	5.6	15.6
Tonnes CO ₂	275	334	938
Taxi travel			
Million km	0	0.189	0.096
Tonnes CO ₂ **	0	36	18

Notes:

*7.4 million litres of diesel is in respect of the RAC fleets. Due to the nature of their business this is the most accurate way of reporting the associated impact.

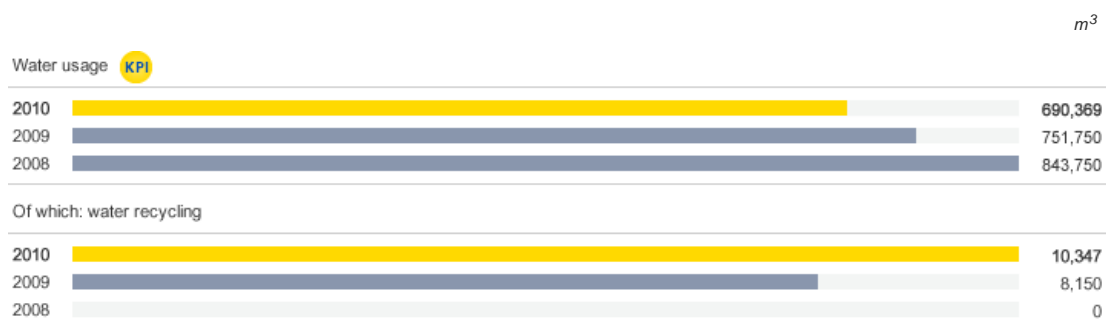
The combined car fleet numbers 3,846 (5,719) vehicles, 1,227 (1,178) run on unleaded, 2,589 (4,454) run on diesel, 36 (66) run on LPG and there are 46 (21) hybrid vehicles. The km data includes the 'grey fleet' – private cars used for business journeys where the mileage is claimed by the employee through the expenses system.

The conversion factor for air travel km varies depending on whether the journey is longhaul (an average distance of 6,495km) or short haul (an average distance of 500km). These conversion factors can be viewed at the [UNEP website](#).

**Taxi travel where reporting is possible is reported.

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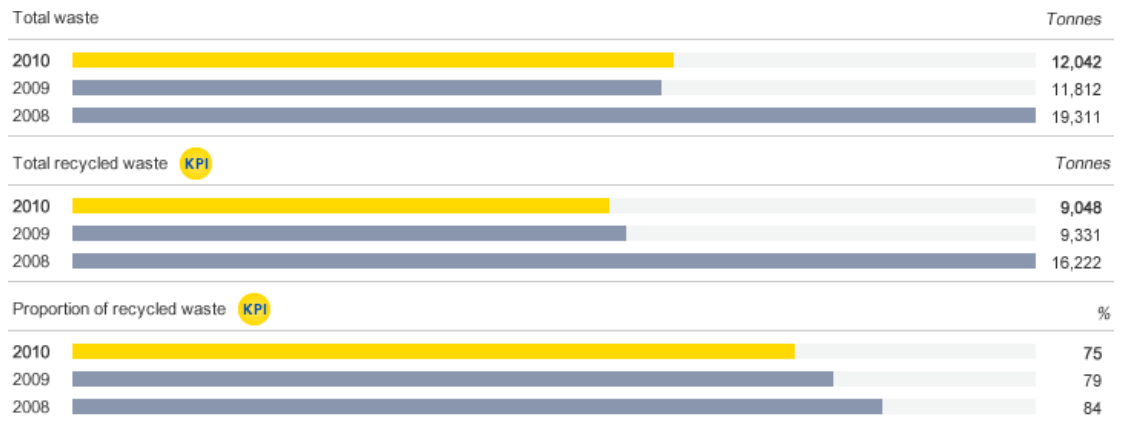
Water use



		2008	2009	2010
Water usage	KPI	843,750	751,750	690,369
Of which: water recycling		0	8,150	10,347

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Total waste



		2008	2009	2010
Total waste, tonnes	KPI	19,311	11,812	12,042
Total recycled waste, tonnes		16,222	9,331	9,048
Proportion of recycled waste, %	KPI	84	79	75

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Waste management

	2008	2009	2010
Paper, tonnes	6,729	6,785	4,987
Paper recycled, tonnes	4,246	4,375	3,550
Cardboard, tonnes	624	500	372
Cardboard recycled, tonnes	621	499	363
Plastic cups, tonnes	0	14	10
Plastic cups recycled, tonnes	0	13.9	9
Other plastics, tonnes	43	30	50
Other plastics recycled, tonnes	42	29	49
Office furniture, tonnes	1,815	318	1,410
Office furniture recycled, tonnes	1,807	312	836
Glass, tonnes	5,874	18	26
Glass recycled, tonnes	5,874	16	24
Aluminium cans, tonnes	96	35	25
Aluminium cans recycled, tonnes	96	25	24
Toner/Print cartridges, units	14,589	22,784	8,237
Toner/Print cartridges recycled, units	10,265	20,734	6,202
Batteries, units	6,957	780	2,370
Batteries recycled, units	5,782	768	1,642
Organic waste, tonnes	792	538	479
Organic waste recycled, tonnes	679	538	479

General waste, tonnes	0	5,576	4,326
General waste diverted from landfill, tonnes	0	3,789	3,362

Notes:

In addition to the data mentioned in the table above, businesses are continuing to provide data on other waste streams such as IT equipment, lighting etc.

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Paper purchased

	Tonnes		
	2008	2009	2010
Paper purchased			
Paper	8,195	7,006	9,006
Envelopes	2,447	1,985	2,520
Paper purchased with recycled content			
Paper	1,304	1,999	4,029
Envelopes	1,014	137	124

Notes:

Paper with a recycled content now accounts for 28% of the total paper purchased.

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Staff numbers in businesses reporting environmental data

	Number		
Total staff in businesses reporting environmental data			
2010			45,345*
2009			49,181
2008			54,506

	2008	2009	2010
Total staff in businesses reporting environmental data	54,506	49,181	45,345 *

Notes:

Environmental data covers 100% of total Aviva staff in 2010 including 100% of joint ventures.

* Average number of FTE employees during 2010.

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Property

Locations	Number		
2010			1,780
2009			1,190
2008			1,503
Total property area	m ²		
2010			1,456,169
2009			850,597
Parking facilities			
2010			19,741
2009			12,834

	2008	2009	2010
Locations, number	1,503	1,190	1,780
Total property area, m ²		850,597	1,456,169
Parking facilities		12,834	19,741

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Employee perception KPI

%

Employees who feel that Aviva makes business choices that support the environment



	2009	2010
Employees who feel that Aviva makes business choices that supports the environment	62	71

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KPI Key performance indicator

Financial capability

Strategy

Empowering consumers

Supporting financial education

Working with governments

[Home page](#) > [Financial capability](#)

Our focus on building financial capability

"We aim to encourage organisations to act as responsible corporate citizens. Aviva's approach to improving the financial capability of their customers and communities, directly or through intervention at government level, is to be commended."

Blanca Palos, senior CR index manager, Business in the Community



We want to encourage more people to secure their financial futures. We're committed to working with our customers, governments, regulators and business partners to find solutions that increase the financial well-being of both individuals and society.

Strategy

We believe it's vital to work across a number of areas, especially to help lower income groups: increasing awareness of personal responsibility, improving financial education and ensuring access to products and services in our markets. We also believe it's our duty to work with policymakers to ensure that consumers are encouraged to secure their financial futures.

What are we doing

- ▶ Working in partnership with schools to deliver financial education programmes
- ▶ Raising awareness of the gap in pension provision in Europe to governments and consumers
- ▶ Understanding the attitudes of our customers to be able to provide the products and services they want

Performance

- ▶ Widened access to financial products – we have reached 3 million rural policyholders in India
- ▶ Drawn attention to the European pensions gap with wide coverage of our 'Mind the Gap' campaign
- ▶ Convened the Future Prosperity Panel to explore new ways of engaging consumers

Financial capability

Strategy

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Strategy



The capacity for consumers to save and make provision is the single most important ingredient in securing their financial futures.

A lack of trust in financial institutions, made worse by the banking crisis, has further undermined that capacity. Aviva is determined to address issues around the significant level of underprovision for retirement.

What are the key features of our approach?

- Sharing our expertise and calling for change with governments and policymakers.
- Supporting young people and adults by funding education programmes and offering the time and expertise of our colleagues.
- Working with experts in behaviour change, regulators and others to add to capability and understanding in our markets and among investors.
- Ensuring that our frontline teams have the training and skills that they need to discuss our products and services clearly and knowledgeably.

We've moved forward this year ...

- Raised awareness of the European pensions gap
- Set up the Future Prosperity Panel to explore and address barriers to saving
- Continued to forge education links with schools and institutions

... are committed to doing more ...

- Working with governments to shape policies that encourage people to save
- Reaching consumers through our marketing campaigns and education programmes

... and committed to the challenges ...

- Restoring the confidence of consumers who are wary of financial services
- Extending the reach, impact and quality of financial education

Report tools

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Our financial capability programme actively contributes to the Millennium Development Goals (MDGs).



MDG icons © United Nations

▶ [What are the Millennium Development Goals?](#)

Financial capability

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Empowering consumers



We want to help our customers to secure their financial futures by designing products and services to meet their needs. Individuals also have a responsibility to plan, decide and act.

It remains a fact, though, that there is substantial underprovision for retirement. In Europe, for example, we estimate that consumers will need to increase their savings by an average of €12,000 each year to fully close their own personal pension gap.

Our Consumer Attitudes to Saving research, which has now covered more than 100,000 people, analyses what consumers in 25 markets are thinking and feeling about financial matters, revealing common concerns about retirement. However, these worries are not being translated into personal action.

In all our markets we are communicating with our customers through all our channels, providing access to our products and services and raising awareness about the need to save.

In Asia Pacific we are providing affordable insurance and savings products in the rural market, enabling 3 million rural policyholders in India to understand the availability of our products and plan for a more secure financial future. [Read more](#)

In the UK our customer portal (www.avivacustomer.co.uk) has almost 15,000 registered users who can access online help tools including a pension tracker and a retirement calculator, as well as downloading policy information and up-to-date valuations from secure webpages. [Read more](#)

In Europe we ran our first Europe-wide advertising campaign which promoted the Aviva brand and specific products in health, life insurance, home insurance and business insurance. Through our 'Mind the Gap' campaign we debated the European pensions gap with policymakers and opinion leaders, reflecting back issues that concern our customers and calling for policy reforms. [Read more](#)

In North America we are implementing the innovative 'Building Insurance Around You', reconnecting with consumers who are wary of financial services and putting them at the centre of what we do. [Read more](#)

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Future Prosperity Panel

The issues are complex, but we are looking at new ways through which we can better engage consumers to take greater personal responsibility. This is why we have convened experts in behaviour change and psychology to join our Future Prosperity Panel, with the aim of publishing new thinking on the issues in 2011.

Our prosperity depends on how we save, when we save and what we are saving for. More than any other issue, the world of savings links the macroeconomic and political debates of our time with the specific and everyday concerns of individuals. It links politics with culture and psychology, and local markets with global economic imbalances. It affects our livelihoods, our political debate and the development of society worldwide.

This complex relationship between individual, business and government worldwide lies at the heart of our debate, and leads us to a fundamental set of questions for discussion:

- Why do some save more than others?
- What are the consequences of their decisions?
- How can we change?

Financial capability

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Supporting financial education



Our community investment programme defined financial capability as one of our key strategic areas.

Therefore, we are supporting financial education in young people and adults across our regions by funding education programmes and offering the time and expertise of our colleagues.

In the UK our award-winning 'Paying For It' secondary school initiative ran in 23 schools during 2010, with the help of 100 trained Aviva volunteers who worked with groups of young people on money matters and economic citizenship. Approximately 3,000 teachers downloaded free resources and lesson plans from www.PayingForIt.org.uk.

Our related competition, 'Chance to be Chancellor', gives 14 to 19-year-olds a chance to have their say on the economy, and our Learn and Thrive programme in York helps people with financial literacy. [Read more](#)

In Europe our sales teams in Lithuania held a series of financial education and careers advice days as part of a wider outreach programme in local orphanages, while in Ireland we continued our work with the Schools' Business Partnership, which includes mentoring and visits to Aviva to learn about our industry and the importance of financial planning. [Read more](#)

In Asia Pacific our community projects include helping small businesses in Sri Lanka to improve their financial capability, and we provide internships to university students to develop a greater awareness of a financial services workplace. [Read more](#)

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Paying For It has received the Personal Finance Education Group's quality mark.



Adding to investor knowledge

Aviva Investors' website, investmenttutor.com, is for investment professionals and designed to give comprehensive and impartial information.

There are training guides, articles, a forum and access to a range of training events dedicated to trustee investment education.

Reflecting Aviva Investors' expertise in responsible investment, there is a learning module and a range of resources for pension scheme trustees and other institutional investors considering the environmental, social and corporate governance issues in investment decisions.

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Working with governments



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Aviva is committed to working with regulators, governments and across our sector as part of building greater financial capability.

As part of this, we believe that individuals need to take greater responsibility for their own retirement provision, and the biggest influence on an individual's ability to maintain their standard of living is how much they save during their working lives relative to their retirement expectations.

To encourage individuals to plan their financial futures, it is important to understand current attitudes and concerns, and we are sharing findings from our seven-year study into consumer attitudes to saving in our markets.

We also presented our 'Mind the Gap' pensions research and recommendations to the European Commission.

In Europe, people retiring in the next 40 years need to save an additional €2.4 trillion each year to fill the pensions gap (Source: *Mind the Gap: Quantifying Europe's Pensions Gap*, Aviva and Deloitte, September 2010).

Aviva has called on the Commission to consider ways to increase consumer confidence and enhance information disclosure to consumers – for example, through:

- Creating a European quality standard for pensions – allowing providers to demonstrate the quality and security of their products, facilitating comparability and increasing consumer confidence
- Issuing annual pension statements to all adults – this would provide clear, concise information and encourage consumers to consider the state pension as only part of a mixed strategy for providing for their future, prompting them to take action.

[Read more about *Mind the Gap*](#)

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Our focus on talent

“Attracting and retaining the right people is vital to an organisation’s success. Aviva’s HR and CR programmes, specifically their focus on recognition, are making a real difference to the success and, therefore, sustainability of the company.”

Michelle Brown, director, European office, CSR Asia



Our employee promise

We’re determined to stand apart from other financial services companies. We’ll only achieve this if our people are proud to work for Aviva, so we listen to them, respect them and recognise the personal contribution they make to our business.

Our employee promise is “At Aviva I am recognised for who I am, and what I contribute matters.”

Our strategy

Delivering on our strategic plans and commitments requires strong leadership and the energy, dedication and belief of all our employees globally. We are implementing strategies to:

- ▶ Encourage talented people to join and stay at Aviva
- ▶ Match the right people to the right roles
- ▶ Empower people to be the best that they can be
- ▶ Build pride in Aviva.

Our performance data

80%

response rate to our employee promise survey

74%

of our employees feel that our commitment to CR is genuine

70%

of our employees are proud to work for Aviva

▶ [View all performance data](#)

We’ve moved forward this year ...

- Embedded our Talking Talent programme to all employees globally
- Established Living Leadership as a consistent leadership model globally, so that we can develop leaders capable of motivating our people and winning for Aviva in our chosen markets
- Worked on improving gender diversity

... are committed to doing more ...

- Continuing to develop a global grading system for key job families
- Taking our Living Leadership programme from concept to implementation
- Raising awareness and embedding diversity and inclusion strategies
- Engaging employees in our CR activities
- Building strong global HR and CR functions, with simplified HR processes and innovative use of technology

...our challenges ...

- Promoting talent, particularly senior talent, from within our business
- Creating more of a performance culture
- Building an effective gender diversity mix at all levels

Attracting and retaining talent

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Our employee promise



We want every employee to be able to say: “At Aviva I am recognised for who I am, and my contribution matters.”

This is our Employee Promise, which we launched in 2009 to help differentiate Aviva as an employer of choice. We developed it after extensive research and consultation with our people on what matters most to them at work. We found out that recognition was a priority for them.

Since then, we have put recognition at the heart of our global transformation programme – and in 2010 we created new opportunities to celebrate our employees and their achievements.

Spotlight, a UK initiative, is one of our individual recognition awards programmes. It focuses on saying ‘thank you’ for making a difference. Through Spotlight, any employee can nominate another who has gone beyond the scope of their daily responsibilities. In 2010, 20,647 individual financial awards were made and 17,926 e-thank you cards were sent to nominated colleagues.

The Aviva Customer Cup is a global competition through which employees submit innovative ideas to improve our customer service. It helps us to recognise the great ideas and contribution of our people around the world, and to support the winners by implementing their projects. More than 500 teams of six have been involved in the scheme since its launch in 2009.

Aviva Day

We started Aviva Day in 2009 as a global celebration of our name change, but after seeing how our employees enjoyed and benefited from it, we decided to run the initiative again in 2010. Aviva Day now recognises achievements across the Group, and is a great example of bringing our Employee Promise to life.

On Aviva Day, 20,000 employees visited the specially designed Aviva World intranet, posting information about their activities. The high level of employee engagement around Aviva Day won us an International Visual Communications Association Gold Award for Experiential Digital Events.

A key part of Aviva Day is fundraising for our global community programme, [Street to School](#). Through various activities our employees raised in excess of £100,000.

‘You are the Big Picture’

We used our global brand campaign ‘You are the Big Picture’ to bring to life our brand promise “No one recognises you like Aviva”, and to publicly acknowledge the hard work and customer focus of our employees.

‘You are the Big Picture’ featured the real stories of our customers and employees, who could upload their photos and personal stories on [youarethebigpicture.com](#) and see them projected onto iconic buildings around the world. This not only put our customers and employees in the limelight, but it also helped us to build awareness of Street to School. For each picture we made a donation to our partner, Save the Children, raising £127,000, and the campaign attracted 57,000 fans on Facebook.

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Our global employee intranet, Aviva World, enables people across Aviva to keep in touch and exchange best practice. It supports our people strategy because it encourages people to take personal responsibility – very often our people can help each other solve problems.

Related links

[► Our Canada colleagues raised CAN\\$13,000 for charity in one week](#)
[► As a result of Customer Cup 2009, Aviva France launched a website for customers to understand the financial crisis.](#)
[► ‘You are the Big Picture’](#)

Performance data

80%

of our employees told us how much they thought we were delivering on our promise in our 2010 global Employee Promise survey.

[► Read more.](#)


We used our global brand campaign ‘You are the Big Picture’ to bring to life our brand promise “No one recognises you like Aviva”, and to publicly acknowledge the hard work and customer focus of our employees (WSIP, Warsaw).

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Delivering our employee promise

We are taking a global approach to our people strategy and creating consistent programmes and processes for talent management, performance ratings and leadership. The use of global tools and 'One Aviva' processes supports the local delivery of our business strategies in our operating regions.

Our four strategic priorities:

- Build the capability of our regions and functions to achieve their chosen strategies
- Develop a culture of performance, personal responsibility and individual recognition
- Help Aviva develop as a sustainable business
- Make it easier to work at Aviva by simplifying and focusing on key global HR tools and processes.

We work to the following principles:

- **Convergence** – do things once, look to others first and reduce reliance on external consultants
- **Goodwill to action** – deliver more cost-effectively, better and faster
- **'In the work'** – make the right decisions based on the work and our business
- **Authenticity** – be yourself more
- **Ethics, risk and governance** – open and transparent disclosure
- **Leadership** – make a difference
- **Respond positively to regulation** – be proactive.

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‘Your voice matters’



Listening to our people is an essential part of encouraging open and honest dialogue. It's vital that we understand what our employees think about our business, so we can respond proactively to their needs.

We conduct an annual global Employee Promise survey (EPS) to gain this understanding and monitor our progress. As in 2009, each completed survey generates a £1 donation to our global [Street to School](#) charity partner, Save the Children. This year we raised £37,000.

Our 2010 survey achieved an 80% response rate, our highest response rate to date (76% in 2009), with particularly improved response rates from our Asia Pacific region and Aviva Investors.

How we use the survey results

The survey results not only help in setting global and local action plans, but are also linked to senior management remuneration through clear targets on leadership and engagement.

Each manager with five or more people reporting to them receives more localised survey results, which they can then discuss with their teams, answering questions and sharing their own thoughts on the successes and challenges that the results present.

While we are always delighted to see positive feedback from our employees, we are very keen to see the areas we need to improve. In order to be more transparent about issues we need to address, we produced a global results booklet for the first time. This enables all of our people to see our progress, and the steps that we are taking to make improvements.

Following the 2009 September survey, we ran an Employee Promise poll in April 2010 to check our progress in employee engagement and recognition. The results of the poll were shared with senior leaders and all employees, providing a timely reminder to all to keep up our efforts and actions.

Key 2010 results

- 80% response rate – one of our highest rates
- Individual recognition is our most important engagement priority
- Feeling respected, seeing opportunities for career progression, trust in leadership and open communication are still key to engaging our employees
- Key strengths include:
 - Commitment to CR – 74% of employees think that our commitment is genuine (compared to 66% in 2009). In all regions, scores around ethical business choices and our contribution to local communities improved
 - Aviva's reputation for the quality of our products and services, advocacy and providing necessary training.
- Key areas for improvement include:
 - Greater clarity on Aviva's vision for the future
 - Diversity – although scores on senior management commitment to build a diverse workforce have improved, scores on how Aviva values diverse perspectives and supports the integration of people from diverse backgrounds have dropped.

The survey results have shaped the action plan agenda for our management team and other teams across our business. We have an online planning tool to help them record and monitor these plans.

Our group executive directors discussed progress on the Employee Promise survey, reviewing what we've been doing with the survey results in each region and function to

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74%

of employees think our commitment to CR is genuine

£37,000

raised from employee surveys completed

Individual recognition

is our most important engagement priority

identify common action priorities globally.

We identified three:

- **Recognition culture** – focusing on the ways to recognise each other, and the contributions that we make
- **Leadership visibility** – improving access to senior leaders and making leadership decisions more transparent
- **Career development** – going the full distance with our performance management and talent development programme, Talking Talent.

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Talent development



By building capability, we can deliver the Employee Promise and respond to our employees' need to learn and make progress in their careers. While our employees share a great deal in common, we recognise each one as an individual: what is right for one might not be right for another. This is where Talking Talent comes in.

Talking Talent is our first globally consistent process to support performance management and talent development. Over the last four years, we've embedded it as a 'signature programme' at Aviva and, since the end of 2010, deployed it in all our regions.

Talking Talent requires employees and their managers to undertake honest conversations to identify and develop every individual's talent. Managers measure performance and learning agility over time to make sure that employees are matched to the roles best suited to their talents.

Creating a culture of performance responsibility and recognition

While we provide opportunities for our people, we also encourage people to take responsibility for their own careers.

Talking Talent acts as a guide to inform each employee's Personal Development Plan during their annual performance appraisal. As PDPs are inherently individual, they help us to deliver our Employee Promise.

In 2010, we simplified the support material for Talking Talent and translated it into 11 languages, so that our people at all levels can use the same process worldwide. The programme eliminates much of the bureaucracy associated with performance management in favour of frequent, informal conversations throughout the year.

By the end of 2010, 46,000 employees had conducted honest conversations about their development and performance. In 2011 we will look to evolve Talking Talent so that we retain the right people at Aviva, and help management teams to grow people and skills from within.

Painting a picture of our talent pipeline

Our learning from Talking Talent contributes to key people decisions – from rewarding great work to our recruitment practices, including making sure that we achieve a healthy balance of employees through internal promotion. The process offers greater visibility of our talent pipeline, helping us to plan succession, meet demand for talent across our business and enhance our ability to move talent across Aviva globally.

This allows us to build our internal talent pipeline through job repatriation, performance management and leadership development, while creating an external talent pipeline through search agencies and market mapping for critical roles.

In the UK, we have demonstrated a 94% success rate in the retention of internally promoted individuals into senior manager jobs (January 2008 to August 2010), and continue to work to a target of 80% of vacant roles filled by internal talent.

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Key features of Talking Talent:

- ▶ Globally consistent performance management process
- ▶ Opportunities for honest conversations to develop talent
- ▶ Minimal bureaucracy
- ▶ Employees take responsibility for their development

Performance data

46,000

employees had Talking Talent conversations in 2010

94%

UK success rate in internal promotions to senior manager

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Leadership: making a difference



Investing in developing our leaders benefits our business today and tomorrow by empowering, engaging and motivating our people and our teams.

Our journey

Over the last two years we have established new management and leadership programmes to nurture talent and create proactive dialogue with leaders and their teams.

We have:

- Implemented a programme to develop frontline managers in the UK
- Focused specifically on our top 60 leaders in Asia
- Introduced a learning and development curriculum in Europe.

In 2010 we continued our Aviva leadership summits – intensive two-day events in each region where we engage the top 500 leaders in our purpose, vision and strategy.

Aviva has improved the way that we provide information to senior leaders who are new to the business: 40 incoming senior leaders took part in a specially developed induction process in 2010 and received information packs that explain our culture, values and management processes.

The act of making a difference

This year we have worked to create a culture of performance, responsibility and recognition.

In line with this and the feedback from our leaders, we established and launched the concept of Living Leadership globally – which defines leadership simply as “the act of making a difference”.

The model has three elements:

- **Leading Myself** – Aviva is **my** company, I choose to be here and deliver. This clarifies our expectations of every Aviva employee in terms of personal responsibility, accountability and contribution. It has provided a refreshed focus on ethics and risk as well as the foundations of both our employee and brand promise
- **Leading People** – Turning our talents into performance. This reinforces our belief that excellent line managers turn the talents of individual employees into sustained, superior business performance
- **Leading Organisations** – Rallying people to a better future. This provides a focus on strategic leadership, with the aim of beating the competition.

Living Leadership promotes a sense of personal responsibility and the idea that everyone in our organisation is a leader. To emphasise this idea, we have promoted the maxim: “If not me, then who? If not now, then when?”

We want our employees to be engaged and to make things happen, because this makes our business more innovative and forward-looking. Over the course of 2011, we will embed Living Leadership into our employee processes, driving employee engagement and delivering our brand promise to customers and employees.

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In the UK, we launched the Front Line Manager programme in 2010 to equip our people managers with the right mindset, skill set and tool set to improve and sustain performance – 467 managers have participated so far.

Performance data

84%

of our people agree with the statement: “*I am clear about what is expected of me.*”

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Our people and technology



Throughout 2010, we continued to use the latest technology to simplify our HR processes and make them more efficient and effective.

For example, in establishing [Talking Talent](#) as Aviva’s signature programme for performance management, we simplified the support material and created an e-booklet online, translating it into 11 languages to offer global access. Similarly, we made our global employee intranet, Aviva World, available in nine languages and 11 countries.

One of the intranet’s most popular site areas is the business discussion forum, where all types of business issues are discussed openly. This enables people across Aviva to keep in touch and exchange best practice. Aviva World also hosts open, international discussions online. These are replacing conferences in venues, thus reducing costs and transport emissions.

Our Group HR Director, John Ainley, has monthly live chats on an Aviva World forum, inviting all employees to discuss topics openly and directly with him. Topics include survey action planning, performance management and how to moderate the discussion forums.

John also holds quarterly web-based teleconferences for the global HR function as an innovative way of meeting as an international community and building HR capability globally.

This year we introduced the first in a series of planned HR technology convergences. The new management system ‘Workday’, first started in our Europe region, is now our core HR technology platform, consolidating all our HR databases across the world.

A global HR and CR capability

In 2010, our HR and CR functions started to work together across the globe. We have maximised the benefit of sharing expertise and knowledge between teams through our global online communities.

We held our HR and CR Academy as a virtual conference over four weeks in November 2010. An average of 200 people took part in every session. The online format enabled us to bring HR and CR professionals together from around the company to share knowledge and learning on sustainability and talent. [Read more about how HR and CR strategies are linked.](#)

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Our HR team is regularly cited as a leader in HR practice. For example, John Ainley was voted ‘most influential HR director’ in financial services in 2010 by HR Magazine. As one judge commented, “placing human significance at the heart of Aviva’s thinking on customer and employee engagement marks Aviva out as a company.”



John Ainley, group HR director

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Diversity



Recognising, respecting and valuing the different backgrounds and skills of our people is central to our Employee Promise. Our workforce is rich in diversity. This reflects our customer base, and is a key to delivering the products and services our customers need.

Our policies and practices are aligned with the [United Nations Universal Declaration of Human Rights](#) and [International Labour Organization's core labour standards](#). Our global programme is supported by local diversity programmes run by our regions and business units.

We launched our global diversity programme in 2005 and have made significant progress since then. Our employee groups, including the Aviva Women's Network and Aviva Pride – our network for lesbian, gay, bisexual and transgender (LGBT) employees – are firmly established. They have evolved from small beginnings to become thriving communities, hosting events and contributing support for local community projects.

Last year, our Employee Promise survey results showed that our commitment to valuing diversity in our organisation could be improved. In response, we have run a series of online discussions and employee forums to gain insight into what is understood by diversity, and how employees would like us to improve the management of diversity issues.

Based on this, we have begun to focus on instilling a balanced leadership to create an effective gender mix at all levels in the organisation. We believe that by promoting equality in all levels of our organisation we can deliver a successful business, now and in the future.

Balanced leadership

A better balance in leadership provides a wider talent pool and greater affiliation to our brand. It also brings broader, more rounded perspectives, and enhanced leadership and decision making to boards. Companies with more women on their boards have been found to outperform their rivals with a 42% higher return in sales, 66% higher return on invested capital and 53% higher return on equity.

Studying female representation on FTSE corporate boards, a report by Cranfield University identified Aviva as joint seventh out of 100. We have three non-executive directors and our chief marketing and communications officer, Amanda Mackenzie, was named in the report's '100 Women to Watch' listing.

After taking the diversity agenda to the group executive committee, we've turned words into action. Our key areas of focus are:

- Embedding balanced leadership in our talent management programme
- Deploying senior leaders as role models for the behaviours that support balanced leadership – one example is a pilot scheme through which members of the executive team will provide one-to-one mentoring time to potential future female leaders
- Raising awareness of, and building engagement around, the principles of balanced leadership
- Hardwiring balanced leadership into HR practices and processes
- Embedding our balanced leadership agenda into our regional HR strategies.

We also held a virtual conference in which external speakers, our HR specialists and our CR team gave their insights on diversity. This highlighted our need for an effective gender mix at all levels.

However, within our senior management group, representation of female colleagues has declined slightly to 21% (2009: 22%). This makes our commitment to achieving balanced leadership all the more important.

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In Aviva North America, we held our first Diversity and inclusion Week. Employees had opportunities to learn about the many different backgrounds in our workforce by, for example, trying new food and watching performers from various cultures.

In Europe, we are helping each market to develop a local diversity action plan, and launched the 'Think Again' diversity tool to raise awareness about workplace diversity.

[► Read more about diversity in Europe.](#)

Performance data

54%

of all Aviva employees are women

21%

of all Aviva senior management group are women



External recognition

In 2010, we continued to improve our position in [Stonewall's Workplace Equality Index](#), achieving 42nd place, which puts us in the top 10 private sector companies. This compares to 54th in 2009 and 78th in 2008. We are proud to be the only insurer to be included in Stonewall's top 100 employers in the UK.

We received another Star Performing Employee Network award. This recognises the activities of our employee network group as an example of best practice, with special acknowledgement for our work supporting local community projects.

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Building pride



Our customer, talent and recognition initiatives contribute to building employee pride in Aviva and engaging our people in our CR strategy also helps us to achieve this. It improves employee motivation and morale and builds pride in Aviva as an employer and responsible business – establishing a clear relationship between our HR and CR strategies.

Communicating corporate responsibility

We raise awareness of our CR programme through numerous internal communications as well as external campaigns such as ‘You are the Big Picture’.

We regularly communicate with our employees to keep them up to date with our responsible business performance and initiatives, creating a sense of pride in Aviva. Our businesses communicate their work on global programmes such as Street to School on our global intranet, Aviva World.

Engaging our people in CR

External recognition and media attention for our community involvement continue to increase our profile in the community. This helps to evoke pride among our employees because they play a key role in achieving our success.

Employee engagement increases when people feel involved and recognised: this is exemplified by consistently strong employee participation in our community campaigns. For example, Aviva Canada saw employee volunteering hours increase by 37% in 2010. ‘Pennies from Heaven’ and payroll-giving are in the top five choices from our flexible benefits scheme in the UK.

Volunteering offers our employees the opportunity to give something back as individuals and help people in their local community. Pride in Aviva is built through team challenges as well, whether it be painting a community centre or giving a garden a makeover.

In the UK, we undertook various events throughout the year, including ‘The Big Sleep Out’. Employees slept out overnight in various locations to raise money for [Save the Children](#) and [Railway Children](#), our charity partners in Street to School.

Aviva Investors ran a programme of events as part of its ‘CR Month’, including visits to our charity partner, Railway Children, and our recycling suppliers, and a ‘Lunch & Learn’ session on responsible investment.

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In 2010, Aviva Ireland sent out 20 teams to volunteer in the community, which helped people get to know each other outside work and make a difference during their working hours.



In the UK, we undertook various events throughout the year to raise money for [Save the Children](#) and [Railway Children](#).

Related links

[► Canada: Investing in our community](#)

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Reward



Our Employee Promise aims to ensure that everyone's contribution matters. While our benefits package varies from country to country, our reward principle remains the same: we offer competitive and fair remuneration and benefits packages to attract, retain and motivate the very best people. In this way we will achieve ongoing business success and our aim to be an employer of choice in all the countries where we operate.

Local HR departments are responsible for setting the practices that they believe will attract, retain and motivate the best people, so that we can deliver our business plan successfully.

Executive remuneration

Executive remuneration in both the public and private sectors has been a subject of hot debate and media criticism in recent years. At Aviva we believe that everyone needs to be paid fairly for their work. It's important that we all understand how reward supports our business success, so we aim to be fair, clear and transparent. [Read more in our Annual Report and Accounts.](#)

Changes in 2010

We have made our contractual terms and conditions consistent for all UK employees. This has been achieved by implementing a common grading system and job architecture in all our regions, that will enhance people development and our ability to move talent around Aviva globally.

In addition, we have announced changes to make the UK Aviva Staff Pension scheme more sustainable. Following a three-month consultation with employees, the trade union Unite and pension trustees, we will close the final salary scheme in April 2011. The 7,600 employees affected have been kept fully informed throughout the process. We ran 344 workshops across 34 locations, attended by 5,038 employees. All the affected employees were also kept informed of progress by post to their home addresses.

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Health, safety and wellbeing



Providing a safe and healthy environment for employees, contractors, customers and visitors remains a priority across the Group. We have well-established policies and systems in place to ensure wellbeing and minimise risks.

Since introducing a Group Health and Safety policy in 2009, we have a global approach to health and safety. Each business has an occupational health and safety management system that is designed to suit local operating conditions.

Mandatory health and safety standards support the local implementation of the Group Health and Safety policy. The standards apply to every business and cover a wide range of topics, from risk assessments and emergency and incident management, to driving on company business and stress management.

Promoting wellbeing

In addition, many of our businesses have implemented their own initiatives to promote safety, health and wellbeing among their staff, including employee assistance programmes on finance and health issues, fitness centres, subsidised travel and free ‘bike checks’ for commuters. Flexible benefits packages also give employees an array of options to suit individual needs, including discounted dental and health care.

We want to create a supportive working environment that encourages our employees to perform their best. Finding the right balance between work and home life is an important element in achieving this aim, and we recognise that every employee’s situation is unique.

Across Aviva we have developed various flexible working practices to help our people strike the right balance between their personal circumstances and the needs of our business. Some of the options available include:

- Part-time working
- Home working
- Flexible hours
- Career breaks
- Compassionate leave
- Buying additional annual leave
- An enhanced office environment.

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Performance data

▼ People

People KPI

Women in senior management



Employees who feel that Aviva is committed to attracting, developing and keeping a diverse workforce



Employees who feel that they are treated with respect, regardless of their position



Employees who rate us favourably on leadership index



Employees who rate us favourably on engagement index



	2008	2009	2010
Women in senior management	22	22	21
Employees who feel that Aviva is committed to attracting, developing and keeping a diverse workforce		52	62
Employees who feel that they are treated with respect, regardless of their position		67	69
Employees who rate us favourably on leadership index		64	63
Employees who rate us favourably on engagement index		64	63
Employees who feel we have created an environment where people with diverse backgrounds can succeed	-	-	73

Notes:

Current and historical data for women in senior management excludes Delta Lloyd group. Key performance indicators relating to our employees' views on Aviva are based on questions in our annual global Employee Promise survey. We changed our external provider in 2009 and we now report and set targets in line with their stronger global financial service (GFS) benchmark norms. Some of the wording in our questions has changed, other questions have been replaced and we have introduced a more robust scale to measure employee responses. To ensure consistency, we have therefore removed the historical trend data for 2007 and 2008 where this had been reported previously and amended the 2009 targets in line with GFS norms supplied by our current provider.

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KPI Key performance indicator

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Our focus on developing communities

"Aviva is exploring innovative global partnerships – not just funding programmes on the ground, but using their marketing campaigns to become an advocate of child rights. Aviva's commitment goes far beyond financial contributions. Embedding Street to School throughout the company's business has the potential for significant global reach and impact."

Douglas Rouse, director of corporate partnerships, Save the Children



Our current and future investors, customers, colleagues and suppliers are part of the communities where we do business. Helping to develop our communities benefits individuals and Aviva in the long term.

Strategy

Our community strategy reflects Aviva's vision of providing prosperity and peace of mind. Through expert partnerships, we are actively listening to, working with and empowering communities in three key areas: [education](#), [life trauma](#) and [financial capability](#). Our global programme, [Street to School](#), accounts for at least 50% of our community development activity.

Performance

- ▶ Improved our measurement framework to include impacts and outcome of our community programmes
- ▶ Piloted cause-related marketing initiatives to take our charitable aims to our customers
- ▶ Developed strategic partnerships with expert partners to enhance leverage of our brand

Our performance data

£11.4 million

community investment

128,000

children have benefited from Street to School

29%

of employees give through the payroll

▶ [View all performance data](#)

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Strategy



Healthy communities are places where people can hope to live life to the full, achieve their potential and enjoy prosperity and peace of mind. It's a vision that's close to our heart, and to our business goals.

Prosperity and peace of mind are beyond the reach of many around the world due to poverty and deprivation. Our global community development strategy aims to identify where we can make a difference, invest resources, build partnerships and share expertise.

What are the key features of our approach?

- Delivering tangible benefits through [strategic partnerships](#) across all sectors.
- Using our people's expertise and playing to Aviva's strengths in every part of [our programme](#).
- Recognising and supporting the passion, [involvement and generosity of our employees](#).
- Matching our employees' effort and contribution with corporate effort and contribution, in order to maximise benefits for communities, employees and Aviva.

We've moved forward this year ...

- Rolled out our [global community development strategy](#) across Aviva
- Improved the scope and accuracy of how we measure [community development outcomes](#), using the London Benchmarking Group model
- Saw even more employees [getting involved and feeling proud](#): 17% of employees volunteer and 29% give through the payroll
- Supported our community managers to achieve [programme goals](#) aligned to our business strategy

... are committed to doing more ...

- Maintain our focus on helping street children, sharing best practice and maximising impacts
- Continue to develop partnerships and apply our understanding of risk to underpin the design and implementation of community development projects
- Explore deeper engagement with the [UN Global Compact LEAD group](#), in support of Millennium Development Goals

... and committed to the challenges ...

- Raising awareness of the plight of often-forgotten street children, through partnerships, marketing, community projects and advocacy
- Improving the impact of our social programmes by rigorously measuring benefits
- Encouraging urgent action to achieve [Millennium Development Goals](#), especially universal education and child health

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Our community programme actively contributes to the Millennium Development Goals.



MDG icons © United Nations

[► What are the Millennium Development Goals?](#)

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Programme overview

Our community development programme plays to Aviva's strengths and is closely aligned to our core business strategy.

We invested £11.4 million in our communities in 2010, focusing on the following areas:

Street to School

Street children are often missed by community interventions. Our five-year global programme, Aviva Street to School, is focused on helping street children in the communities where we do business.

- Street to School has begun to deliver tangible benefits by engaging our employees, impacting the lives of 128,000 vulnerable young people, and creating the right brand associations for Aviva. [Read more](#)

Education

We want to help children and adults to access education, focusing on those who will benefit most. Education is key to building stable, healthy communities on which the future depends.

- Our programmes reach many children in schools around the world, supporting teaching and learning in a range of subjects including basic numeracy and literacy, sport, careers advice and personal safety. [Read more](#)

Life trauma

We want to play our part in preventing and alleviating life trauma in our communities. If the worst does happen, we want to help restore peace of mind.

- Our work with [Oxfam 365](#) has supported their teams to deliver early and vital aid in Haiti, Pakistan and other regions of the world affected by natural disasters, and has helped 40,000 people. [Read more](#)

Financial capability

We want to develop and increase consumers' understanding of financial matters. This is part of developing a confident, vibrant marketplace for our products and services and is fundamental to our business.

- Our programmes help children and adults understand real-life economics and their own relationship with money. [Read more](#).

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Programme impacts

We aim to generate mutual benefits through our community development activity, including a positive impact felt in our communities, a sense of pride and involvement felt by our employees and enhanced reputation for the Aviva brand.

Community investment contribution

Globally, we contributed more than £11.4 million in 2010, representing a 43% increase (2009: £8 million). Three factors contributed to this:

- The Group as a whole made a significant and sustained investment in Street to School, and this is the first time that a major cause-related marketing initiative has formed an integral part of Aviva's community development programme
- We are continuing to improve our community development data scope and accuracy, in line with [London Benchmarking Group](#) guidelines
- The increasing value of our people's engagement in community development activity, including giving and volunteering.

Additional investment

Our activity helped to attract a further £1.5 million of investment, on top of our global contribution of £11.4 million.

The additional amount came from contributions made by our wide network of stakeholders, including employees. As a major business, with a large supplier and partner network and 53.4 million customers worldwide, generating this leverage will be an increasingly important part of our community development work in future years.

National and international advocacy

National and international advocacy is an important part of our strategy, because legislative, policy and service delivery improvements will make the biggest difference to most people.

As part of our commitment to build capacity and capability in the children's charity sector, we are partnering with the [Consortium for Street Children](#). A senior Aviva Group director is seconded to the role of CEO of the Consortium for the next two years.

Employee engagement

Engaging our employees is vital. We delivered more than 57,250 hours of volunteering in 2010, while payroll giving increased by 5% (29%). We measure the personal development gained by volunteers and the impact on their perception of Aviva. In 2010 around 80% of volunteers reported benefits in their own development and morale (as cited in 'Volunteering the Business Case', Corporate Citizenship 2010).

Working towards global goals

We recognise that community development issues are complex and can be best tackled through effective partnerships. We want to play our part and use our strengths with peers across all sectors to see more progress towards the UN [Millennium Development Goals](#) (MDGs).

As part of this commitment, we have joined the [UN Global Compact LEAD group](#) of 54 companies. The LEAD group has committed to taking sustainability to the next level. [Read more](#)

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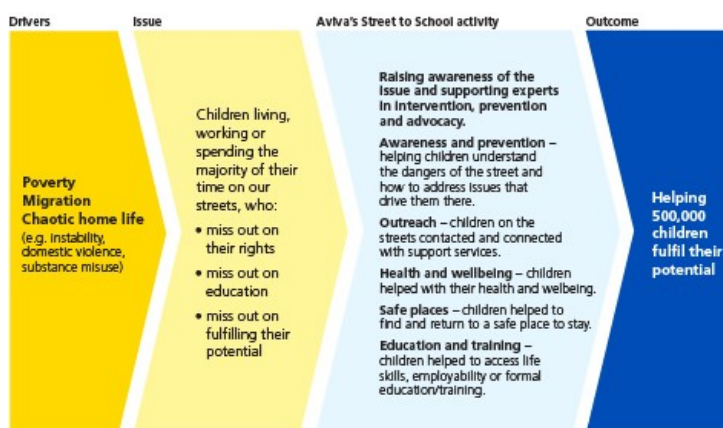
Street to School



At Aviva we're championing the needs of street children in our communities. We have a five-year goal to help 500,000 children get off the street and back into education and training by 2015.

Aviva Street to School is our charitable programme, now operating in 17 markets. Through this programme we are committing resources, time and talent to support our charity partners to get children and young people off the street and into education or training.

We recognise that every child living or working on the street has a right to fulfil their potential. The full list of universal rights can be found in the [UN Convention on the Rights of the Child](#).



What we've achieved so far

Partnering with leading charities and experts, and supported by our employees and customers, we've already helped 128,000 children during 2010 in the following ways:

- Awareness and prevention – more than 15,000 children have been helped to understand the dangers of the street and how to address the issues that drive them there
- Outreach – almost 9,000 children have been contacted and connected with support services
- Health and wellbeing – well over 9,000 children have been helped with vaccinations or counselling
- Safe places – around 3,600 children have been helped to find a safe place to stay or return to a place of safety
- Education and training – more than 91,000 children helped to access life skills, vocational or formal education or training.

Over the past 18 months, in addition to employee engagement activities, we have begun a series of pilots across a limited number of markets to test ways of engaging consumers and business partners in our Street to School activities. As a result of our activity in 2010, we saw a significant increase in the volume and profile of our work to help children off the street and into education.

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► [Street to School in the UK, India, China and Turkey](#)

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UK

Every year in the UK, it is estimated that more than 100,000 children under the age of 16 run away from home. Many of them have no alternative but to live their lives on the street.

Working with our charity partner, [Railway Children](#), we aim to educate children on the dangers of running away. We are also supporting children who are already on the streets. Ultimately, we want to give them a real chance of long-term prosperity and peace of mind.

- 7,000 children positively impacted
- More than £500,000 raised for Railway Children
- 2.4 million customers have been reached by our Street to School messages
- Full media reach is estimated at 14 million
- 650 MPs have been contacted with an outline of the issues to muster political support
- 10% of all UK employees are now actively involved in the programme through fundraising, volunteering and giving
- 300 employees took to the streets overnight in 'The Big Sleep Out' in May 2010, raising £100,000
- 200 employees volunteered to deliver our runaway awareness prevention training in primary schools.

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India

India has the largest number of street children in the world. There are nine Street to School programmes running in slum communities in India.

As part of Street to School, we also launched the 'Aviva Great Wall of Education': a huge book donation drive for street and slum children.

- 950,000 educational books collected through four events in Chennai, Delhi, Kolkata and Mumbai
- Books distributed to our charity partners to supply learning centres and reach more than 64,000 children
- Average campaign reach of 48% of the population in Chennai, Delhi, Kolkata and Mumbai
- More than 38,000 Facebook followers
- Combined media value of more than £875,000
- CMO Asia Award for Excellence in Social Marketing
- Corporate Social Responsibility Award from the Asia Insurance Industry Awards 2010 for demonstrating how corporate responsibility can be closely and successfully tied with business strategy.

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"At Aviva, we recognise that education is insurance for a better future. We envisage a better, stronger, more educated India, and for this there is a need to enrich children who are the building blocks of our country's future."

T.R. Ramachandran, CEO and managing director, Aviva India

Related links

► [Great Wall of Education and Street to School outcomes in India](#)



Pupils with teachers from Bluebells, at India Gate.

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China

Street to School in China aims to help children in rural areas who are missing out on education.

It's estimated that there are 58 million disadvantaged children in China's rural areas. Twinkling Stars – Aviva's Street to School programme in China – helps children in rural areas who are missing out on education because rapid industrialisation and urbanisation is taking resources away from the countryside.

- 24,000 children reached
- 10 'care' rooms – specially dedicated spaces with education and entertainment resources – established in rural schools
- Providing counselling, teaching support, education resources and a specially tailored safe and positive environment to learn
- More than 2,000 employees, and 500 customers and business partners, have taken part in Twinkling Stars
- Aviva-Cofco won China's Best Corporate Citizen award in a class of more than 500 multinational and local companies.

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Turkey

Street to School in Turkey is supporting the work of child protection teams to safeguard children most at risk.

Aviva has partnered with the children's social services and protection agency SHCEK to launch Street to School in Turkey, which includes providing a 24-hour emergency team that rescues the most vulnerable children from the streets of Istanbul and brings them to safety.

- 1,397 children who had been put to work on the streets were safeguarded and returned to their families.
- Their families received counselling over a six-month period.
- 435 children who were victims of crime or abuse were helped.

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'You are the Big Picture'

Our charity partners told us that the biggest barrier in generating debate and bringing the plight of street children to greater attention is their lack of visibility. 'You are the Big Picture' is an important part of our response to that challenge.

Launched in October 2010, 'You are the Big Picture' is our first international marketing campaign across six cities around the world. It reflects our commitment to put individuals at the heart of our business and features real stories of people, bringing to life Aviva's brand promise of individual recognition.

'You are the Big Picture' was integral to our Street to School programme, and aimed to generate greater awareness and support for street children.

It used a range of innovative approaches, including wrapping landmark buildings with portraits of customers, employees and partners as well as featuring children from our Street to School project in Delhi.

One building in each city was handed over to the public for their own moment of recognition, by having their photo projected onto giant screens on the building.

The fundraising campaign

The fundraising element of the 'You are the Big Picture' campaign has been a great success for Aviva Street to School. For each photo donated to the campaign, Aviva gave £1 to Save the Children to develop education programmes for street children in India.

As a result of almost 60,000 photo uploads and more than 100,000 Aviva Facebook 'Likes', we've been able to donate an extra £170,000 to fund new Save the Children projects in 2011.

The campaign has generated significant publicity for the Street to School programme and our partner, Save the Children, both internally and externally.

- 9.5 million readers of print articles across 20 titles with a total circulation of 6.4 million
- Street to School images were wrapped on buildings in Delhi, London and Paris and in locations with a footfall of up to 1.9 million
- The campaign website, featuring a film about Street to School and the stories of the children and their project workers, had more than 1.8 million visits from 180 countries.

"Once in a while a campaign launches that feels like it's literally everywhere. You are the Big Picture is just that. It's rare an idea of this magnitude ever leaves the notebook, boardroom or pitch, never mind actually appears all over the world." *Metro* newspaper, 19 October 2010

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Launched in October 2010, 'You are the Big Picture' is our first international marketing campaign across six cities around the world (CNIT, Paris).

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► ['You are the Big Picture'](#)

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Education



Our goal is to increase awareness and understanding among young people and adults in key areas of everyday risk, to develop their health and their ability to enjoy their communities, and to help them contribute to the full.

Education is an important part of Aviva's community development activity, including our [Street to School](#) programme, which represents 50% of our global community investment.

Our aim is to go beyond financial investment alone, and form partnerships to create a genuine and lasting impact. We invest for the long term, contributing funding, face-to-face time and the skills of our employees. Brief examples follow, and more details are available in our regional reports.

School mentoring programme: UK

Aviva Investors' mentoring programme with a London school is in its third year. Aviva Investors' London employees are matched to sixth-form A-Level students attending Our Lady's in Hackney. The aim is to use Aviva Investors' expertise to help pupils widen their knowledge of business and the workplace, as well as providing advice on careers and CV writing. [Read more about our community programmes in the UK.](#)

Student mentoring: Ireland

In Ireland we continued to work with the [Schools' Business Partnership](#) to deliver the Skills@Work programme, run by Business in the Community. Our volunteer employees worked in three schools in Cork, Dublin and Galway to help mentor students and encourage them to stay in school and recognise the value of education.

Volunteers gave talks on their jobs and ran workshops on building a good CV and developing interview skills. Students were able to visit an Aviva site to learn more about the financial services industry and the importance of financial planning. [Skills@Work](#) taps into the enthusiasm and knowledge of local business volunteers to improve students' real-life skills.

Inspiring young people: Canada

In Canada, our flagship community partnership is designed to inspire young people to change the world. Working with Free the Children – a dynamic organisation focused on young people and global citizenship – we sponsored 'We Day', held in three major cities across Canada. This involved motivational presentations from global leaders, social activities and entertainers.

'Read to Learn': USA

In 2010, Aviva USA worked with United Way on its 'Read to Learn' project and its annual 'Reach Out to Dropouts' initiatives. Part of our group-wide Street to School programme, this helped to boost employee giving to good causes by 10% compared to 2009.

Grassroots athletics: UK

Aviva supports grass roots athletics through a number of programmes, including Aviva Startrack, Aviva Sportshall, Aviva Elevating Athletics, Aviva Academy Awards, Aviva Parallel Success and Aviva Schools Championships.

Together, these programmes aim to give every child in the UK, regardless of age or ability, the chance to get involved in athletics, as part of encouraging healthier lifestyles

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In 2010, Aviva USA worked with United Way on its 'Read to Learn' project.

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► [Canada: Investing in our community](#)

► [US: Street to School](#)

► [Grassroots sports programmes](#)

and helping to prevent childhood obesity. A key aim is also to help teachers to encourage and motivate youngsters, which is vital for attracting and retaining talented young athletes in the sport, and ensuring a legacy beyond the 2012 Olympics.

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Life trauma



Our partnership with [Oxfam 365](#) helps to equip them with the resources and essentials to respond to emergencies as soon as they happen, such as the disasters in Haiti and Pakistan in 2010, as well as forgotten emergencies where Oxfam would otherwise be unable to respond.

Our support for Oxfam closely fits our core business purpose as an insurer.

We have seen natural disasters such as floods and earthquake at first hand, and responded to the challenges in the communities where we do business. In these communities and any others affected, we know the importance of immediate response, and direct our funding towards expert organisations which can provide rapid assistance on the ground.

Aviva's contribution

Oxfam 365 emergency fund is a vital resource, enabling Oxfam to be there as soon as a disaster strikes. Our donation is allocated to this Fund, which runs at £3 to £4 million annually.

The Fund provides grants and loans to Oxfam humanitarian teams around the world, to enable them to respond to an emergency immediately before institutional or public funding is made available. If and when funding does become available, the money is repaid and the Fund is replenished.

Having immediately available funds enables Oxfam to respond quickly and effectively to some of the world's most devastating emergencies.

Since September 2006, Aviva has donated £600,000 (inclusive of the 2010 donation) to Oxfam 365 emergency fund.

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Oxfam Collects was launched with Aviva Investors in January 2010, enabling employees to donate unwanted items to Oxfam. Since the launch, 233 bags of unwanted items have been donated to Oxfam, raising £3,235 by mid-January 2011.

Oxfam's responses in Pakistan and Haiti

In 2010, the Oxfam 365 emergency fund helped hundreds of thousands of people affected by the devastating floods in Pakistan. The scale of the disaster meant that Oxfam and its partners needed to scale up massively and rapidly. The Oxfam 365 fund supported this work, including recruiting people in Pakistan and bringing emergency support personnel on board. As a result, Oxfam's logistics teams got vital equipment to people stranded by the floodwater.

One year after the Haiti earthquake, much has been done, but the scale of devastation in a densely populated urban environment continues to present enormous challenges. Oxfam is still working to provide sanitary living conditions and to prioritise assistance in communities where so many people lacked basic services, even before the earthquake struck. Oxfam is developing new ways to address these complex problems, including new types of latrines specially adapted to urban camps, as well as start-up grants to help people regain lost livelihoods.



Further examples of emergencies supported by the Oxfam 365 emergency fund:

- In May 2010, £100,000 was allocated to Oxfam's emergency response in Kenya. Close to the Somalia border in North Kenya is the world's largest refugee camp of 244,000 people. It was built for a much smaller capacity of only 90,000 people. Overcrowding has resulted in deterioration of basic services and increased the risk of disease. The £100,000 supported the relocation of refugees alongside establishing clean water and sanitation facilities.
- In 2010, the Fund supported 30 emergencies all around the world, from the Chilean earthquake in February to Cyclone Giri in Myanmar in November. 17 out of 30 emergencies were in Africa, seven in Latin America and the remainder in the Middle East, and Central and East Asia.

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Financial capability



We're committed to playing our part by supporting non-governmental organisations and other experts in the field of economic citizenship and education.

Everyone needs a basic understanding of money matters. This understanding helps consumers to access products and services and make informed decisions to secure the financial future. For Aviva, a good level of financial capability in our markets enables us to reach new customers, develop our products and services and provide prosperity and peace of mind.

In the wake of a worldwide economic crisis that has affected consumer confidence, influenced attitudes to risk and damaged trust in financial institutions, we believe it is vital to build capability through good financial education that reaches young people and adults who will benefit most.

'Paying For It': UK

'Paying For It' is a secondary school education initiative created by Aviva and the youth education charity Citizenship Foundation in 2007. The programme is designed to support and enrich citizenship teaching around economics and finance.

In 2010 Aviva volunteers twinned with 23 schools across eight office sites to deliver specially written resources to small groups of young people.

The programme is supported by a website, www.PayingForIt.org.uk, which hosts all modules plus additional lesson plans that have been awarded the Personal Finance Education Group Quality Mark.

These resources are free to download to support teaching about economic issues in citizenship classes. There are approximately 3,300 teachers registered on the site.

Now in its fourth year, our 'Chance to be Chancellor' competition for 14 to 19-year-olds was run alongside the 'Paying For It' programme. The winner in 2010, Jamie Ells from Merchant Taylors' School, was featured in *The Times* newspaper as the 'Business Big Shot' and, along with the other nine finalists, had the opportunity to meet the UK Chancellor, George Osborne, at the Treasury.

'Learn and Thrive': UK

In May 2009 we launched 'Learn and Thrive', a learning programme in partnership with City of York Council's Library and Adult and Community Education services.

This inspirational community and employee engagement project is designed to improve the financial awareness of people across the city. The workshops are run by volunteers from the Council and Aviva, using library venues across the city.

The project aims to improve the financial capability of the people of York, including hard-to-reach and disadvantaged groups. There have been 36 adult financial capability workshops to date, and 28 people have been trained in one-to-one budget coaching for delivery to clients.

Financial education days: Lithuania

In Lithuania, employee volunteers used Aviva Day in 2010 to welcome children from local orphanages to our offices in the cities where we operate, including Klaipeda, Plunge, Telsiai and Ukmerge.

As part of a wider range of social and confidence-building projects for these vulnerable children, our sales staff staged a series of financial education and careers advice days.

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The 'Paying For It' secondary school education initiative is supported by a website, www.PayingForIt.org.uk, which hosts all modules plus additional lesson plans.

Related links

[► Paying For It](#)
[► Learn and Thrive](#)

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Employee involvement



Our employees' time, talent and passion adds greatly to the reach and impact of our community development programme. It's another way that we leverage rich resources to help our communities.

Giving colleagues the opportunity to support charities and local communities is an important part of our approach. Employees can take up to three days' paid leave to volunteer in their communities.

We delivered more than 57,250 hours of volunteering in 2010. More people were involved, but this is a drop-back in total volume. This was due to the removal of paid intermediaries previously used to broker opportunities, and the limited volunteering options when working with vulnerable children. We are addressing this by providing more volunteering choices for employees in 2011.

We measure the personal development gained by volunteers and the impact on their perception of Aviva. In 2010, around 80% of volunteers reported positive benefits. You can see more evidence of this in the [Performance data section](#).

Our strong employee engagement in CR helped us see a 4% increase in those believing that we act responsibly in our communities, and an 8% increase in our employees who believe that Aviva's commitment to CR is genuine.

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The percentage of employees involved in payroll giving increased by 5% to 29% in 2010.

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Partnerships



The right outcomes come from working effectively with the right experts. We work with non-governmental organisation partners and others in the private, public and third sectors who can maximise support and improve quality of life for individuals and communities around the world.

We recognise the importance of our high-quality partnerships with organisations such as [UK Athletics](#), [Save the Children](#) and [Consortium for Street Children](#). They are key to developing and sharing best practice and working effectively in the areas of community advocacy.

- UK Athletics – through effective partnerships we can improve access to grass roots athletics for young people of all abilities
- Save the Children, Consortium for Street Children – strategic partnerships with experts are needed to deliver our Street to School programme
- Oxfam – our support for the [Oxfam 365](#) fund enables rapid response to natural disasters and humanitarian crises
- Global partnerships, [UN Global Compact \(LEAD\)](#) – we are working with other dynamic companies involved in LEAD because collaboration is key to making progress on the Millennium Development Goals.

UN Global Compact LEAD

In January 2011, Aviva was one of approximately 50 companies worldwide to be invited to join the United Nations' new platform for corporate responsibility leadership: Global Compact LEAD.

Aviva and other participants have been invited to join LEAD because they have a history of engagement with the UN Global Compact – locally and/or globally.

Each member has committed to work towards implementing LEAD's [Blueprint for Corporate Sustainability Leadership](#), and sharing related outcomes and learnings with the wider network of companies participating in the Global Compact.

This will involve taking part in international initiatives as well as in local networks of the Global Compact. In addition, LEAD participants have signed up to address Blueprint implementation through public disclosure of a Communication on Progress.

Participation in Global Compact LEAD does not represent a 'seal of approval' or endorsement by the United Nations. Rather, the platform is designed to challenge companies which are already strong in the UN Global Compact to reach further, experiment, innovate and share learning – both successes and failures. Member companies are organisations committed to leading new efforts to raise sustainability performance.

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Performance data

- ▼ Total community investment
- ▼ Investment in Aviva 'Street to School'
- ▼ Volunteering
- ▼ Employee perception
- ▼ Street to School 'opportunities to view' media reach
- ▼ Children reached by Street to School
- ▼ Street to School – positive press coverage
- ▼ Street to School – increase in employee morale
- ▼ Street to School – impact on employee personal development
- ▼ Community investment – impact on employee personal development

Total community investment KPI

Type of impact	£m
■ Charitable spend	7,444,688
■ Management time	677,129
■ Project costs	186,504
■ Cost of volunteering	780,984
■ Gifts in kind	78,443
■ Value of marketing	2,247,444


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Investment in Aviva 'Street to School' KPI

	2008	2009	2010
Investment in Aviva 'Street to School', %	-	-	52

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Volunteering KPI

Employees participating in volunteering		%
2010	<div style="width: 17%;"></div>	17
2009	<div style="width: 16%;"></div>	16
Employee time spent volunteering		Hours
2010	<div style="width: 57,257%;"></div>	57,257
2009	<div style="width: 79,900%;"></div>	79,900
2008	<div style="width: 67,700%;"></div>	67,700

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Employee perception KPI

%

Employees who feel that Aviva does a good job of contributing to the communities in which we live and work

2010	<div><div></div></div>	66
2009	<div><div></div></div>	62

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Street to School 'opportunities to view' media reach

Market	Customers/consumers
Groupwide	68,763,388

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Children reached by Street to School

Type of impact	Number
 Awareness and prevention	15,295
 Outreach	8,915
 Health and wellbeing	9,601
 Safe places	3,652
 Education and training	91,409



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Street to School – positive press coverage

Market	£
Groupwide	3,422,176

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Street to School – increase in employee morale

Market	%
UK	100%
Asia Pacific	90%
N. America	100%

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Street to School – impact on employee personal development

	%
UK	100%
N. America	75%

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Community investment – impact on employee personal development

	%
UK	80%
N. America	100%

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 Key performance indicator

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Our regions



"To deliver a truly embedded global CR strategy, within an organisation that operates in 28 countries, it is essential to work at a regional level to make sure we prioritise the local issues that engage our employees and communities."

Marie Sigsworth,
group corporate
responsibility director,
Aviva



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About our regions

▶ Aviva Investors

Aviva Investors combines the group's asset management components into a single, globally integrated business.

▶ UK

Aviva is the largest insurer in the UK, and a leading provider of life, pensions and investment products. One in three UK households put their trust in us.

▶ Europe

Aviva Europe provides 18 million customers with life, general and health insurance products, through our multi-channel distribution network. We are creating one market-leading, pan-European business which will gain significant efficiencies and competitive advantage in the region.

▶ North America

Our Life insurance business in the US and General Insurance business in Canada give us access to a strategically attractive population

▶ Asia Pacific

We operate in nine countries across the region through both joint ventures and wholly owned operations.

▶ Delta Lloyd

We're one of the top five financial services providers in the Netherlands, with around £40 billion in assets under management.

Group highlights

£3 billion

SRI assets under management at Aviva Investors

40%

increase in UK employee engagement in CR activities

100%

renewable electricity in our Irish offices

\$1.4 million

raised for United Way in America

18%

of senior managers are female in our Indian business

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Aviva Investors

Welcome to Aviva Investors' review of corporate responsibility performance in 2010.



Alain Dromer,
chief executive, Aviva Investors



"The most important corporate responsibility issue for an asset management company is how we behave as a business owner, and what signals we send to companies in the way that we manage assets."

Alain Dromer, chief executive, Aviva Investors

What are the issues?

At Aviva Investors, we're focused on the issues that matter most to our clients and our business. The issues of trust and integrity, climate change and environment, financial capability, attracting and retaining talent and developing communities are all important to us. In this report, we have focused on the two most relevant areas.

► [Trust and integrity](#)

► [Climate change and environment](#)

See the Group CR report for Aviva's approach to other material topics: [Attracting and retaining talent](#), [Developing communities](#).

Aviva Investors is Aviva's global asset management business, with assets under management of £260 billion.

We use our influence as a responsible investor to promote good governance and aid the development of more sustainable capital markets. We do this by fostering greater understanding of how sustainability issues affect corporate financial performance – engaging directly with companies and forging links with other investors, regulators, listing authorities and United Nations bodies.

Performance

- 85% of the companies we have engaged to disclose their carbon footprints have reported through the Carbon Disclosure Project since 2007
- Sustainable and Responsible Investments (SRI) Assets under management of more than £3 billion
- Voted at 604 companies on corporate responsibility issues, of which 35 we were able to support, having previously voted against or abstained

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Trust and integrity



Profitable activity depends on trust. Trust is earned by well-governed companies operating in a responsible and sustainable way. In the wake of the financial crisis, it's vital we restore trust in the capital markets. Our strategy is to engage collaboratively with the companies in which we invest to champion good governance, a robust financial system, greater transparency and improved performance for all.

We've moved forward this year ...

- Campaigned for stronger governance and a more sustainable economic recovery
- Continued to apply the Principles for Responsible Investment in our decision making
- The first company in the UK and the first financial institution in the world to put a corporate responsibility report to an advisory vote at the Annual General Meeting

...are committed to doing more...

- Continuing to encourage companies to put the corporate responsibility section of their annual reports to a shareholder advisory vote
- Pressing for greater disclosure and transparent reporting

... and committed to the challenges...

- Creating more Sustainable Stock Exchanges

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"We are taking a global approach to integrating responsible investment into all our investment management contracts and AGM voting. These initiatives stem from our strong belief that better long-term investment returns come from companies that are well governed, with responsible management practices."

Alain Dromer, chief executive, Aviva Investors

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Sustainable capital markets

As the asset management arm of a life, pensions, savings, health care and general insurance business, the very nature of our business at Aviva Investors is focused on the long term.

However, we have concerns about the structure of capital markets today. Fund managers have little incentive to take a longer-term view on their investments and this, we believe, may lead companies to shorten their strategic horizons.

Capital markets can bring many positive societal benefits. They can help to provide for our education, food, energy, health care and housing; they can allocate capital to innovative research and development projects; and they can help to ensure that our economy continually improves in efficiency and effectiveness. However, we believe the capital markets are not currently structured in a way that encourages these long-term gains. Put simply, we are not meeting the needs of the present generation without encumbering the ability of future generations to meet their own needs.

Our drive for responsible investment, better disclosure, greater transparency and [Sustainable Stock Exchanges](#) is a key part of our goal to be responsible and trusted as a leading asset manager, and to create more sustainable capital markets.

Towards better governance and a more sustainable economic recovery

As part of Aviva Investors' drive for greater sustainability, Paul Abberley, chief executive Aviva Investors London, has written about the linkage between capital markets and long-term economic sustainability:

"The crisis that engulfed financial markets and the real economy is showing signs of easing. Official figures suggest that the US, Germany and France have all come out of recession.

We have arrived at a promontory from which to survey the events leading up to the crisis and see how the financial system can be made more robust and capable of sustaining growth and returns on a long-term basis.

It is our opinion that one of the underlying causes of the financial crisis was that too many market participants focused on short-term profits, short-term incentives and looked only so far as the next quarterly earnings, at the expense of paying attention to the longer-term fault-lines that were emerging.

A key reason for this was that much of the information available to investors – on executive pay, the environmental and social impact of a company and financial structuring and business practices – was itself short-term and inadequate. It was challenging for investors to assess with any accuracy which companies were suitable candidates for their investment, and which would provide them with the best long-term returns. This lack of information eventually impacted on the whole market.

More effort has recently been made to improve information flow to investors and encourage companies to improve their transparency. For example, membership of the UN Global Compact has grown from an initial base of 47 companies a decade ago to 6,000 member companies in 135 countries today. Membership of the UN Global Compact demonstrates to investors that a company complies with best practices around human rights, the environment, labour practices and anti-corruption.

But more is needed to encourage companies to adopt sustainable, long-term-oriented business practices and to provide this information to investors."

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Related links

► [The Guardian online](#) – A more recent article, featured in *The Guardian*, 4 February 2011



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Principles for Responsible Investment

Aviva Investors is a founding member of the [UN Principles for Responsible Investment \(UNPRI\)](#) programme.

Launched in April 2006, these principles have become the global benchmark for responsible investing. By signing up to them, institutional investors signal their duty to act in the best long-term interests of their beneficiaries.

We believe that over time, environmental, social and corporate governance (ESG) issues can affect the performance of investment portfolios – across companies, sectors, regions and asset classes. We also recognise that applying these principles helps to govern ESG impacts and benefit society as a whole.

We are proud of our key role in this initiative, and our commitment is demonstrated in the [UN Progress Report \(UNPRI 2007\)](#), in which we are highlighted as a case study.

Since 2008, we have included the PRI in the draft contracts that we propose to our clients. This enables our clients to assess our performance in relation to the principles, and holds us to account for delivery against our commitments.

The six PRI are outlined below, with brief examples of how they are being applied by Aviva Investors.

1. Incorporation of ESG issues into investment analysis and decision making processes

ESG issues are embedded in our investment process. Our analysts and fund managers are expected to consider whether there are any material ESG risks when forming views.

We have taken practical steps to be well-informed:

- A material proportion of our commission is used to support ESG research
- Every 10 weeks the head of the Sustainable and Responsible Investments (SRI) team chairs our business meeting. SRI and corporate governance colleagues routinely attend
- The research of the Corporate Governance and SRI teams is shared internally
- Our training course for colleagues, run in partnership with City University's Cass Business School, includes a module on ESG.

In addition, during 2010 our chief investment officer (CIO) engaged directly with the managing directors of our key sell-side brokers to highlight the importance that we place on ESG issues as an integral part of investment research.

Our understanding of ESG issues is widely recognised by the global investment community.



THOMSON REUTERS

EXTEL
IDENTIFYING EXCELLENCE

In 2010, Aviva Investors achieved second place in the [Thomson Reuters Extel/UKSIF SRI and Sustainability Survey](#), which looked at fund managers' "understanding of SRI and sustainability investors". This ranking was based on evaluations by 20 sell-side firms and 253 buy-side firms from 20 countries.

Involvement from the fund management community in this study has more than trebled since the survey was launched in 2003, indicating that corporate responsibility (CR) risks and opportunities are increasingly recognised as factors in investment decisions.

2. Active ownership and incorporation of ESG issues into ownership policies and practices

We believe that well-governed companies that operate in a responsible and sustainable way will be better able to create long-term shareholder value. So, we are active on behalf of clients and have incorporated ESG issues across the breadth of our share ownership policies and practices. In promoting high standards of corporate governance, we include a range of CR issues when voting at AGMs.

This policy highlights, for example:

- The inclusion of appropriate information on material CR issues within business reviews
- The ability of remuneration committees to consider their CR performance when

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setting executive director rewards

- The importance that we place on the board's role in setting a company's values and standards.

Since 2001, it has been our approach to vote against the report and accounts of a company if it does not disclose what we consider to be material CR performance information. [Read a summary of our voting record.](#)

3. Seeking appropriate disclosure on ESG issues by the entities in which we invest

We actively promote greater corporate accountability on ESG issues, and look for enhanced disclosure across a broad range of our assets and at face-to-face meetings.

One distinctive element is our CR disclosure voting. This currently applies to all FTSE 350 and FTSE EuroFirst 300 Index companies and specific client portfolios (a subset of our full governance voting policy), and states that we expect these companies to disclose information on their exposure to, and management of, key environmental and social risks.

Where companies publish insufficient information, we may abstain or vote against the resolution to rubber stamp the report and accounts.

As far as we are aware, we were the first institutional investor in the world to adopt such a policy, and it remains a distinguishing element of our overall responsible investment strategy. We are in the process of expanding this active voting policy to cover the MSCI World Index.

You can find out more about our Responsible Investment strategy in our sections on the UN Global Compact, [Sustainable Stock Exchanges](#) and [Voting and Engagement on Disclosure](#).

4. Promoting acceptance and implementation of the principles within the investment industry



We promote acceptance of the PRI in three main ways.

(a) Our award-winning 'Investment Tutor' is a free training resource for pension fund trustees. The course includes a module on ESG which states:

"Aviva Investors is a member of the UNPRI. We highly recommend that pension schemes consider becoming a signatory to the UNPRI, because the initiative seeks to keep its membership well informed and at the forefront of the various fascinating debates on sustainable and responsible investing."

Visit [investment tutor](#) and the [responsible investment modules](#) online.

(b) Our contracts commit us to sharing the results of the PRI assessment of our performance with clients. We believe this level of transparency will help them to hold us to account for being responsible investors, at no additional cost. To our knowledge, we are the first investment manager in the world to do this.

We believe that this is a truly effective way of promoting the acceptance and implementation of the PRI within the investment industry, and would encourage the UNPRI to consider making it a membership requirement.

(c) In 2010, a number of Aviva employees spoke at global PRI promotional events to provide a case study of implementation.

5. Working together to enhance effectiveness in implementing the principles

We believe that investors have a collective interest in promoting high standards of corporate governance and corporate responsibility. In many cases, that collective interest is best promoted through collaborative engagement.

We are a large and influential asset manager in our own right, but where we believe it's more efficient and effective to collaborate, we do so.

In addition to collaborative links with various institutions – such as the International Corporate Governance Network and the Association of British Insurers (ABI) – we have signed up to numerous collaborative engagement initiatives within the PRI clearing house. Our CEO, Alain Dromer, is currently chairman of the ABI Investment Committee.

We also participate in a wide range of national and international associations focused on responsible investment and ESG issues. These include:



► UKSIF



► EuroSIF



► Access to Medicines Index



► Forest Footprint Disclosure Project

CARBON DISCLOSURE PROJECT

► Carbon Disclosure Project



► Extractive Industries Transparency Initiative



► International Corporate Governance Network



► Institutional Investors Group on Climate Change



► United Nations Environmental Programme Finance Initiative

6. Reporting on activities and progress towards implementing the principles

Transparency to our clients is fundamental to our approach. As well as undertaking contractually to share the results of our PRI assessment, we provide detailed reports to clients on our use of voting rights and, where appropriate, hold briefings on corporate engagement.

Our corporate governance policy and voting statistics are published on the Aviva Investors website, including our actual voting record on a company-by-company basis. We have asked the UNPRI to publish our response to every questionnaire that we have submitted.

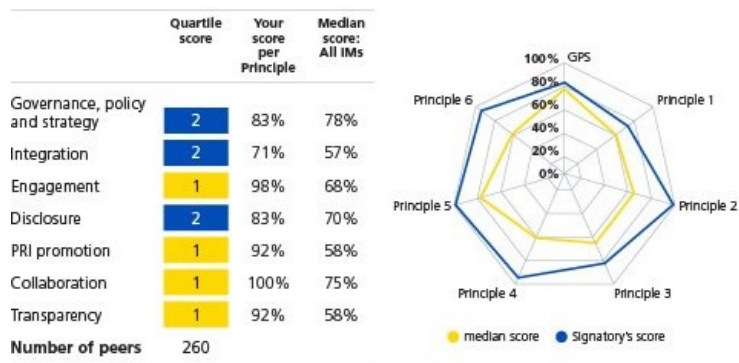
It is important to note that, to enable company consultations with shareholders to be honest and constructive, we treat these as client-confidential and generally avoid public comment about ongoing engagement. However, we have made a number of exceptions – notably when we want to publicly welcome progress or coerce intransigent companies to respond.

Aviva Investors reports its PRI performance in full at: www.unpri.org/report10

The summary of Aviva Investors' performance (below) shows that there has been a substantial increase in participants to the PRI, which we welcome. This does mean that it has become harder to achieve the top quartile score. It should be noted that the scores are based on self-assessment and, therefore, there is scope for inaccuracy and unintentional error. However, we have consistently performed ahead of the median.

Aviva Investor's performance – in depth view 2010 *

Your organisation's 2010 per Principle scores against all IMs (all asset classes)



Historic performance against peers showing trends *

Your organisation's historical quartile performance against all investment managers

	Quartile summary			
	2007	2008	2009	2010
Governance, policy and strategy	n/a	n/a	1	2
Integration	2	3	1	2
Engagement	1	1	1	1
Disclosure	1	1	1	2
PRI engagement	1	1	1	1
Collaboration	1	1	2	1
Transparency	2	1	1	1
Number of peers	30	77	159	260

Top quartile 1 (yellow), quartile 2 (dark blue), quartile 3 (mid blue), bottom quartile (NA)

*PRI disclosure: Scores have been calculated based on signatories' self-assessment and using the scoring methodology approved by the PRI Assessment Group. Although a limited verification exercise was undertaken with a proportion of signatories, responses have not been independently audited by the PRI Secretariat, PRI Assessment Group, or any other third party. Individual results including comparisons to the overall results (quartiles) are indicative and do not imply an endorsement of signatory activity. While this information is believed to be reliable, no representations or warranties are made as to the accuracy of information presented, and no responsibility or liability can be accepted for any error, omission or inaccuracy in this information.

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Sustainable Stock Exchanges

The [Sustainable Stock Exchanges initiative](#) is a partnership between investors, the UN Global Compact, UN Principles for Responsible Investment (UNPRI) and UN Conference on Trade and Development (UNCTAD).

It is exploring how exchanges can work together with investors, regulators and companies to enhance corporate transparency and, ultimately, improve their performance on environmental, social and corporate governance (ESG) issues. It also aims to encourage responsible long-term approaches to investment.

Working towards more sustainable capital markets

Progressive companies around the world have come to understand that long-term shareholder value is enhanced by embedding sustainability into their long-term strategy and fully disclosing their progress to investors. Only when investors have high-quality, business-relevant information at their fingertips can they truly assess a company relative to its peers, and allocate capital accordingly.

In terms of sustainability performance reporting, Bloomberg has included ESG data on many of the companies that it covers. However, only some 18% of the almost 20,000 companies that it examined published data of sufficient quality and consistency to be used in that exercise (Source: Bloomberg).

One of the underlying causes of the financial crisis was the incentive structure throughout the markets, which focused too many participants on short-term profits. They looked only as far as the next quarterly earnings, and failed to pay attention to the longer-term fault-lines that were emerging.

A further problem was that much of the information available to investors – on executive pay, the environmental and social impact of a company, financial structuring and business practices – was itself short-term and inadequate.

Consequently, it was a challenge for investors to assess with any accuracy which companies were worthy of their investment, and which would provide them with the best long-term returns. This lack of information eventually impacted on the whole market.

We acknowledge that some stock exchanges are developing indexes that incorporate CR data disclosure. This is a welcome step. However, as mainstream institutional investors, we are predominantly concerned about those companies that are listed on the main exchange, but which disclose little to nothing.

Over the last three years, we have called for action to create more sustainable markets.

▼ 2008

▼ 2009

▼ 2010

2008

In November 2008 Aviva Investors' chief executive, Alain Dromer, called for all the listing authorities of the global stock markets to:

- Consider updating their listing rules to include a provision that promotes disclosure of data on companies' sustainability performance and strategy
- Make it a listing requirement that companies put a forward-looking sustainability report and strategy to the vote at their AGMs. We already put our own CR report to an [AGM vote](#).

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2009



The UN Global Compact approached Aviva and proposed that the United Nations host an event on sustainable stock markets. On 2 November 2009, more than 100 top executives from around the world met at the UN headquarters in New York. There, they explored how the world's exchanges can work together – with investors, regulators and companies – to improve corporate transparency and performance on ESG issues, and encourage responsible long-term approaches to investment.



This event was co-hosted by the UNPRI, UN Global Compact and UNCTAD. The agenda examined the various ways in which stock exchanges can promote sustainable business practices, such as

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MDG icons © United Nations

► [What are the Millennium Development Goals?](#)

"Stock exchanges and other financial bodies and institutions have a key role to play. Many of you have taken important steps to advance this agenda. I welcome your efforts to incorporate ESG considerations into new stock indexes, listing rules and regulatory frameworks."

Ban Ki-moon, UN secretary-general



Ban Ki-moon, UN secretary-general
UN Photo/Mark Garten

"Disclosing ESG performance data in a systematic way gives investors additional confidence that a company is effectively managing its risks and opportunities. The Sustainable Stock Exchanges initiative, which is led and supported by investors, points to a clear business case for global stock exchanges to play a role in promoting transparent and sustainable financial markets."

James Gifford, executive director, UNPRI



UN Headquarters' Secretariat building, New York
UN Photo/Mark Garten

Research suggests that the majority



through enhanced sustainability reporting requirements for listed companies and the establishment of ESG indexes.

[More information on the event is available online.](#)

This website includes the video address from Ban Ki Moon, a televised interview with Aviva Investors London chief executive, Paul Abberley, as well as details of a number of initiatives launched at the event.

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2010

Following the first Sustainable Stock Exchange forum organised by Aviva Investors in 2009, we held, designed, sponsored and set the agenda for a 'Call to Action' conference, held in September 2010 in Xiamen, China.

As part of our campaign to build responsible capital markets, this was a unique invitation-only event for heads of state, CEOs, company chairpersons, chief investment officers, senior members of government and top executives from worldwide stock exchanges.

Our aim was to promote a global listing environment that requires companies to consider how responsible and sustainable their business models are, and to encourage them to put a forward-looking sustainability strategy to the vote at their AGMs.

"As long-term investors we believe that embedding environmental, social and governance factors into a company's strategy can enhance shareholder value.

We also believe that stock exchanges can play a crucial role in helping to create more sustainable global capital markets because of their ability to directly influence and monitor the operations and strategy of companies seeking to access the equity markets.

We are sending a strong signal that, all things being equal, Aviva Investors would prefer to trade on stock exchanges that maintain this listing provision."

Paul Abberley, chief executive, Aviva Investors London

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Next steps

We are committed to changing this in the future.

Aside from a few notable examples such as the Istanbul, Johannesburg and Singapore exchanges, we have yet to see a serious commitment from stock exchanges to make changes to their listing rules.

of the top 30 stock exchanges do not provide sustainability reporting guidance for listing companies. A study commissioned by Aviva Investors of the world's leading exchanges by market capitalisation 'Sustainable Stock Exchanges: Real Obstacles, Real Opportunities' found that currently, 57% of exchanges do not provide sustainability reporting guidance for listing companies.

It also found that although 70% of those surveyed agreed that exchanges do have a responsibility to encourage greater corporate responsibility on sustainability issues, and that nearly all are considering initiatives, only 25% would consider altering listing rules. Also, that only 10% would consider suggesting that companies put their ESG performance to the vote.

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Our stewardship approach

Corporate governance, engagement and proxy voting form an integral and active part of our approach to managing, protecting and enhancing the long-term value of the companies that we invest in for our clients. Confidence in the integrity and quality of company management is an essential ingredient for investor commitment and long-term support. We believe that companies that are well-governed and operate in a responsible and sustainable way should have the culture, attitude and transparent mechanisms in place to support their long-term health and shareholder value. Good corporate governance practice establishes the frameworks that facilitate both this and the relationship that exists between shareholders and a company's management.



The [UK Stewardship Code](#) is a set of principles and guidance for institutional investors that represents current best practice on how they should perform their stewardship duties. The purpose of the Code is to improve the quality of engagement between institutional investors and companies to help improve long-term returns to shareholders, and the efficient exercise of governance responsibilities. The Code was published by the Financial Reporting Council in July 2010, and will continue to be overseen by the Council. Commitment to the Code is on a 'comply or explain' basis.

Aviva Investors fully supports the UK Stewardship Code and complies with all its principles.

For further details please see the our [Stewardship Policy](#).

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Active voting

Voting is a crucial part of engagement because it allows shareholders to have their say. Ultimately, voting power is the backbone of shareholder influence.

While the majority of votes are routine and uncontroversial, the knowledge that shareholders can remove and appoint directors, or vote against resolutions, keeps boards aware and alert to shareholder interests.

One of the most effective ways of promoting enhanced corporate responsibility (CR) disclosure is for investors to use their vote on the annual report and accounts at company AGMs. While we have been doing this since 2001 with reasonable success, the practice is likely to be far more effective if conducted market-wide. For this to happen, the support of listing authorities is required. We believe that listing authorities need to make both CR reporting a 'comply or explain' requirement, and insist that shareholders get to vote on a sustainability report at their AGM.

There is large and growing investor awareness of the potential impact of environmental, social and governance (ESG) issues on the financial performance and future sustainability of a company. Investors are looking to companies to manage these risks and opportunities (for financial, legal and wider business legitimacy).

Voting is a key part of the relationship between shareholders and the companies in which they are invested, and an effective way to signal the importance of ESG issues to a company's board.

Our own AGM vote

At Aviva plc's AGM, the Group CR report is put to an advisory vote. When introduced for the first time at the 2010 AGM, this resulted in an overwhelmingly positive vote and productive and supportive conversations with the vast majority of shareholders.

Aviva was the first company in the UK and the first financial institution in the world to take this step. We encourage other companies to take their own step in this direction, which we believe will contribute to creating the right kind of discussions within the boardrooms of listed companies around the world, and then between the company and its shareholders.

Our voting record

Since 2001, we have chosen to vote against the report and accounts of a company that does not disclose material CR performance information.

We audit the effectiveness of our voting on CR issues every year. An analysis of activity and selected case studies are outlined below.

The first bar chart (below) depicts our overall voting levels on CR disclosure and accountability. This is separate to the additional voting that we do on conventional corporate governance concerns. It shows that our overall voting has gone up, while the number of times that we withheld support from boards has decreased slightly.

Companies often respond to concerns that we have raised in previous years, and the second bar chart demonstrates how often we are able to increase our levels of support for companies as a result.

In 2010, we voted at the AGMs of 604 companies on CR issues, which included 55 'Abstain' or 'Against' votes.

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► [Aviva Investors full voting record, which we disclose three months in arrears, is available on Aviva Investors' website](#)

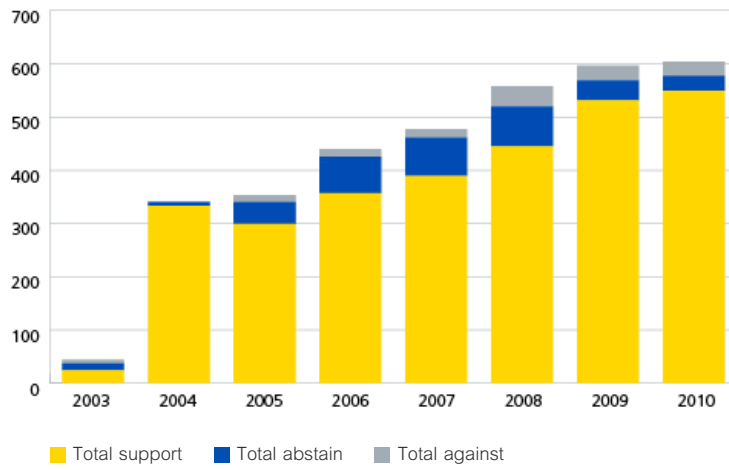
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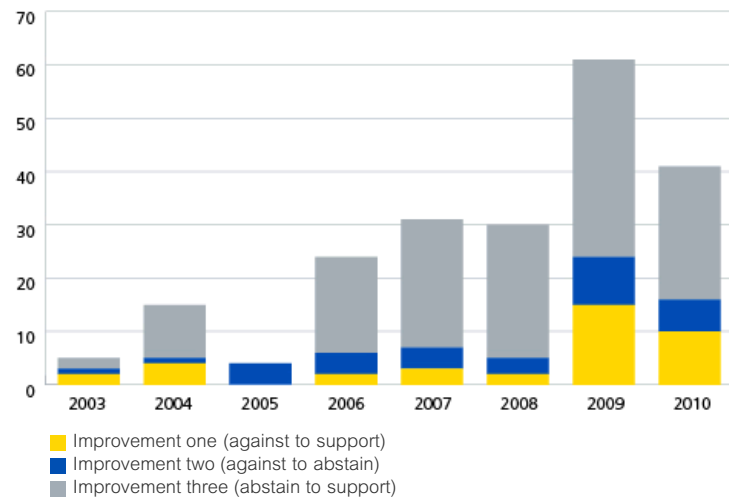
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Voting activity



Level of improvement



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Engagement

We proactively engage with companies to bring ESG issues to the forefront of their thinking.

We have shown ourselves to be a leader in engagement through our work with the UNPRI: for example, through the collaborative engagement initiative on the UN Global Compact.

Our aim in engaging with corporate senior management is to:

- Gain more information about their strategy and competitive position
- Discuss corporate governance and CR issues
- Communicate our views on best practice
- Deepen our understanding of management quality.

Ultimately, we aim to improve companies' ESG governance so that they can generate shareholder value on a more sustainable basis.

Our engagement activities during 2010 included the following.

UN Global Compact programme



The United Nations Global Compact is a strategic policy initiative for businesses that are committed to aligning their operations and strategies with 10 universally accepted principles in the areas of human rights, labour, environment and anti-corruption.

A number of companies which sign up to the UN Global Compact neglect to produce a report, and this raises reputation risks to their business. We target such companies for engagement.

In January 2009 we sent 'Phase II' letters to 130 companies in total (25 leaders and 105 'laggards'). As of Q1 2010, of the 105 laggard companies we challenged, 47.6% had re-engaged with the Compact – that's 50 out of 105. These include ABB, Severn Trent, BHP Billiton, GlaxoSmithKline Pakistan, Gap Inc., M-real Corporation, Rhodia and LVMH. Since then, the remainder have had their membership cancelled by the UN Global Compact.

We were extremely pleased with the results of this campaign, which triggered a big improvement compared to 2008, and are repeating the exercise in 2011.

Vedanta PLC



Aviva Investors conducted a major engagement exercise at Vedanta's July AGM because we had profound concerns about their poor CR conduct. The company had not responded to previous requests for a meeting on the subject and, consequently, we attended its AGM to put our concerns on public record.

Vedanta Resources is a diversified metals and mining group. It is headquartered in the UK but operates mainly in India, with copper mines in Australia and Zambia.

Vedanta has come under international scrutiny for its plans for a bauxite mine and the associated expansion of its Lanjigarh alumina refinery. Aviva Investors shared this concern on a number of grounds, including financial, human rights in relation to indigenous communities and environmental and biodiversity risks.

Commissioned by Aviva Investors, a report by global ESG research providers EIRIS made a series of recommendations to the Vedanta board regarding the actions needed to reform the way that it governs CR risks and opportunities.

Aviva Investors attended the company's AGM in July 2010 and presented the report and its associated recommendations to the board. We asked them to respond, which they committed to do.

Subsequently, we met with Vedanta in November 2010 to discuss the actions recommended by EIRIS. While positive actions had been taken by the company, we believe that progress still needs to be made before Vedanta's procedures can be considered to be adequate.

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Public policy responses

At Aviva Investors, we believe that the capital markets do not integrate sustainable development sufficiently to ensure that the cost to investors and society is minimised in the long run.

We recognise that we can play an influential part in shaping government policy, and therefore continue to respond and offer opinion on policy developments in corporate performance and disclosure.

Key responses in 2010 included the following:

- ▼ [Financial Reporting Council Stewardship Code](#)
- ▼ [UK Department for Business, Innovation and Skills: long-term focus consultation](#)
- ▼ [Operating and financial review](#)
- ▼ [Climate change](#)

Financial Reporting Council Stewardship Code



The role of investors in good stewardship is being seen by policymakers as increasingly important, and their lack of genuine engagement a considerable problem.

The UK Financial Reporting Council's new [Stewardship Code](#) sets out guidance for institutional investors on their stewardship responsibilities, with the ultimate purpose of helping to improve the quality of corporate governance and long-term returns to shareholders, such as pension schemes.

We welcome the Code – the world's first such investor code – as an important development with global implications.

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UK Department for Business, Innovation and Skills: long-term focus consultation



Aviva and Aviva Investors provided a joint submission to the Department for Business, Innovation and Skills (BIS) consultation on long-term focus. Our submission highlighted a number of observations by Aviva Investors of misaligned incentives throughout the supply chain which may require further analysis, as well as indicating areas of good practice or recent policies that should be kept under review. In general we believe that:

- One of the causes of short-termism is a lack of certainty about the stability of the regulatory and tax framework within which investors and companies work
- Changes that use the tax system to encourage longer-term equity investment above short-term ownership should be welcomed. Given the international nature of such investments, due consideration would need to be given to the impact on UK competitiveness
- There needs to be stricter adherence by both remuneration committees and investors to the key principle in the [UK Corporate Governance Code](#) of paying "no more than is necessary", and we would recommend that the Remuneration Committee's Code of Best Practice is kept under review
- The capital markets do not integrate sustainable development criteria sufficiently into the investment decision-making process, meaning that capital is inefficiently allocated as a result of a short-term approach which is less beneficial to investors and society in the long run.

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Operating and financial review

In an open letter to the UK Government, Aviva Investors welcomed the commitment from the Coalition Agreement to reinstate an operating and financial review in corporate reporting.

Aviva Investors considers that UK companies are already among the best in the world in their standards of corporate governance and the quality of their narrative reporting. However, significant problems remain with the quantity, quality, reliability and comparability of data, leaving room for further improvements in corporate accountability and transparency.

Therefore, we believe that reconsideration of an operating and financial review would

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- ▶ [Stewardship policy](#)
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- ▶ [Climate change policy debate](#)

have considerable merit, helping to ensure that directors' social and environmental duties are covered in company reporting.

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Climate change

In the course of our dialogue, we are calling for a clear commitment for mandatory carbon reporting for all large organisations under the provisions in the [Climate Change Act](#) of 26 November 2008.

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Climate change and environment



Aviva Investors plays a part in Aviva Group's carbon reduction strategy by managing our operational environmental impacts and in particular by engaging with companies and policymakers to improve disclosure and performance in this area.

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We've moved forward this year ...

- Called for companies to report against the [Carbon Disclosure Project](#) using the [Connected Reporting Framework](#)
- 33 companies (85%) have provided a response to Carbon Disclosure Project, following our four-year engagement programme
- Signed an open letter to UK government ministers demanding mandatory carbon reporting

...are committed to doing more...

- Continuing to engage with persistent non-responders to the Carbon Disclosure Project and to call for better quality responses

... and committed to the challenges...

- Calling on the Carbon Disclosure Project to develop a Carbon Mitigation Project

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Engaging on climate change

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Risks of climate change

It is vital that we don't lose sight of systemic issues, other than financial impacts, that could damage the value of the global economy. In our view, climate change is one.

While the consequences of the financial crisis have been profound, they pale in comparison to the dangers of runaway climate change.

In his review on the economics of climate change in 2006, Lord Stern made it clear that climate change could represent a significant cost to the global economy. His main conclusions were that 1% of global GDP a year should be invested to mitigate its effects, and that failure to do so could risk global consumption being as much as 20% lower than it otherwise might be.

Aviva has a commercial interest in ensuring that climate change does not make certain risks uninsurable, as this reduces the sustainability of our own business. As climate change is a material issue to global economic development, the value of our investment portfolios will suffer, alongside those of our clients.

Aviva Investors works to promote the Carbon Disclosure Project and engages with like-minded companies and organisations – such as the [Confederation of British Industry](#), [ClimateWise](#) and the [United Nations](#) – to reach consensus on ways to address climate change, both for companies and public policymakers as well as other stakeholders.

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Carbon Disclosure Project

Climate change is arguably the world's most significant example of a market failure. Yet we still believe that external costs, such as carbon emissions, must be incorporated into company profits at some point as a material part of their cash flows.

For this reason, we have supported the [Carbon Disclosure Project](#) since its early days, and its work has raised corporate awareness of this vital issue successfully.

In the absence of a mandatory reporting requirement from government, for some years Aviva Investors has been advocating the disclosure of emissions. We do this through our voting at AGMs.

Over the last four years, the Aviva Investors' Sustainable and Responsible Investment (SRI) team has undertaken focused engagement to encourage companies with a high climate impact to disclose their emissions via the Carbon Disclosure Project.

In 2007, the team engaged with 29 persistently non-responding companies where we felt that climate change was potentially a material issue requiring Carbon Disclosure Project disclosure. Subsequent portfolio reviews expanded the scope of our engagement to 39 companies.

In terms of the overall effectiveness of this project, four years on, 33 out of those original companies (85%) have provided a response to the Carbon Disclosure Project for at least one of the years that the engagement programme has run.

Summary of outcomes, 2007–2010

Carbon Disclosure Project status	Number of companies	Percentage of companies
Responded to Carbon Disclosure Project	33	85%
Declined to participate	0	0%
No response yet	6	15%

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CARBON DISCLOSURE PROJECT

Aviva reports its own operational carbon footprint through the Carbon Disclosure Project. Our report is available at www.cdp.org.



UNEP Finance Initiative
Innovative financing for sustainability

At the beginning of 2011, as part of our membership of the United Nations Environment Programme Finance Initiative, we joined its working group on the carbon footprinting of investment products. We will be reporting on progress in due course.

What's next?

We still have concerns about the overall quality of Carbon Disclosure Project responses: for example, missing performance data, inconsistency (some companies have responded in some years and not others), and a number of the companies who have responded have chosen not to make their response publicly available.

We will continue to engage with persistent non-responders, and have indicated that we may withhold support from the report and accounts at future AGMs, should non-responding companies continue to drag their heels.

We have also participated in a collaborative engagement through the UN Principles for Responsible Investment (UNPRI) to write to more than 30 companies to encourage disclosure of scope 1 and 2 greenhouse gas emissions, together with details of targets and emissions reduction programmes.

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Public policy responses

"We believe that climate change represents a profound market failure. There is a clear need for much tougher policy measures on the international stage, as well as at the national level. The UK is well placed to make carbon reporting mandatory. This would provide investors with an informed basis on which to make our investment decisions."

Steve Waygood, Head of Sustainability Research and Engagement, Aviva Investors

As a leading institutional investor, we have a key role in helping to shape policy debate on climate change.

The information now generated by the Carbon Disclosure Project enables us to determine just how far the majority of companies have to go before they are collectively managing the main risks and opportunities associated with climate change.

Companies need to balance their long-term liabilities with long-term returns. For this reason we have been publicly supporting a mandatory requirement for large companies to report on their greenhouse gas emissions.

We take the view that where carbon emissions are a material commodity with a financial value, they should be properly defined, measured, accounted for, audited and reported. At the same time, mandatory carbon reporting for all large organisations would help drive down carbon emission reductions.

Consequently, in 2010 both Aviva at the Group level and Aviva Investors signed an open letter to Vince Cable, the UK Government's business secretary, from the Aldersgate Group. It called in a strong and collective voice for the inclusion of mandatory reporting in the government's review, due by December 2011.

We have also written an open letter to Caroline Spelman, MP.

- [Aviva Investors demands mandatory carbon reporting and supports open letter to UK government ministers](#)
- [Our open letter to the UK coalition government](#)
- [Our open letter to Caroline Spelman, MP.](#)

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Aviva Investors demands mandatory carbon reporting and supports open letter to UK government ministers

We believe that the government must act on a crucial pre-election pledge and commit to mandatory carbon reporting for all large organisations. This would help drive carbon emission reductions and cement UK leadership on the global stage.

In an open letter to government ministers we argued that "a clearer, stronger signal is needed now for the introduction of mandatory carbon reporting in the UK that is consistent with international standards".

Signatories included our parent company Aviva PLC, as well as AXA Investment Managers, Biffa, BT, Centrica, Jupiter, Lend Lease, Microsoft, National Grid, Pepsico UK, RSA, RSPB, Siemens, Scottish and Southern Energy, The Co-operative, Veolia, Willmott Dixon, WWF and more than 25 MPs.

Before the 2010 election, the Conservative Party outlined the benefits of carbon reporting and committed to bring forward the date that the largest companies are required to report them.

Signatories to the letter have called for a clear commitment for mandatory carbon reporting for all large organisations under the provisions in the Climate Change Act of 26 November 2008, by the end of 2011. Under the Act, the government must put forward regulations for mandatory carbon reporting by 2012, or explain to parliament why it has not done so.

Voluntary initiatives have had some success in mobilising the UK's biggest organisations to address their environmental impact more fully. But the 2010 Carbon Disclosure Project showed that only around half of the FTSE350 disclosed their carbon emissions, and there has been little improvement in the last few years.

Our letter also welcomes the commitment in the Coalition Agreement to reinstate an operating and financial review to ensure that directors' social and environmental duties

have to be covered in company reporting. Aviva Investors will be responding to the consultation on the review.

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Taking action now

In view of the scale of the climate change problem and its impact on investment returns, we are concerned that progress to date has been insufficient.

In response, the chairman of Aviva has called on the Carbon Disclosure Project to develop a Carbon Mitigation Project. We will be reporting progress on this initiative in future.

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Real estate portfolio

As a major international real estate asset manager, we are working with our partners and advisers to help ensure that the real estate industry plays a leading role in addressing the world's sustainability challenges.

We believe that through a major commitment to sustainability, we can continue to deliver our clients' investment objectives.

Real Estate Sustainability Charter

Our Sustainability Charter guides our asset managers and managing agents on how to improve the sustainability performance of our managed portfolio, focusing on areas such as energy, water and waste management; transport, occupier engagement and staff training. The Charter is also the foundation for creating individual building management plans.

We are now putting the systems in place to measure a wide range of building impacts and improve performance. Key to this is an environmental management system designed to ensure compliance with environmental regulations and improve our understanding of energy consumption and costs.

"At Aviva Investors we believe that responsible investment requires a detailed understanding of sustainability issues. We are working with our partners and advisers to fully play our part in ensuring the property industry plays a leading role in addressing the world's sustainability challenges. At Aviva Investors we believe that through a major commitment to sustainability and its complexities we will continue to deliver our clients' investment objectives."

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Bermondsey Square was designed and constructed with a high level of sustainable features.

Related links

- [Sustainability Group](#)
- [Environmental review report](#)

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Operational impacts

Aviva Investors has contributed to Aviva's global environmental targets in 2010 as follows.

Energy and water use

In October 2010, we introduced new software that automatically shuts down PCs at night when not in use. We've also introduced greater efficiency by using low-energy computer screen technology.

Paper use

At the end of 2010, we introduced more efficient office printing systems which automatically print double-sided and should lead to a reduction in paper use.

Property management

We continue to use wood from sustainable sources to furnish our offices. In 2010, it was used when refurbishing our reception area and replacing some of our meeting room tables.

Waste management

Environmental issues were included in our 'Healthy Living Day' in January and a bin audit was carried out to show staff how to reduce contaminated recycling. This was repeated during our Corporate Responsibility Week in July.

Engagement

We have an environmental working group that meets every two months to raise awareness of environmental issues in the business.

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We have won the gold award in the City of London 'Clean City Scheme'.



In October 2010, we introduced new software that automatically shuts down PCs at night when not in use.

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Aviva in the UK



Welcome to Aviva's 2010 review of corporate responsibility in the UK.

Cathryn Riley,
UK commercial director, Aviva



"I and the UK executive team are very proud of our corporate responsibility achievements in 2010. Our people have a right to be proud of their efforts too, whether through helping our customers when they need us most, raising funds for charitable causes, giving their time to help those in need or supporting our environmental initiatives. We are committed to continue implementing our strategy and building on the excellent progress made in 2010."

Cathryn Riley, UK commercial director, Aviva

What are the issues?

Aviva's corporate responsibility (CR) programme in the UK is focused on significant issues for our customers, business and society as a whole.

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- ▶ [Climate change and environment](#)
- ▶ [Financial capability](#)
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We have two main businesses in the UK: our general insurance and life insurance businesses. Our smaller operations include Healthcare and RAC.

Performance

- £5 million invested in the community by us and our employees
- 12% reduction in electricity use
- 7,000 children reached by our Street to School programme
- 40% more employees took part in our (CR) activities compared to 2009

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Trust and integrity



In 2010 we delivered excellent corporate responsibility performance in exceptional circumstances. In the face of flooding, ash clouds and challenging economic conditions, we are very proud of what we've achieved in the UK.

Research shows that 71% of our people believe our commitment to CR is genuine – 16% higher than the UK norm. Read on to find out how we've made true change across the breadth of our business. Our programme has left a sustainable mark on economics, education and ethics through our products, people and practices.

We've moved forward this year ...

This report shows how we've harnessed technology to make life easier, developed products and services that enhance our customer offering, and campaigned for children who find themselves in danger on the streets.

... are committed to doing more ...

There is trust and integrity in how we go about our business – and pride in what we've achieved in relation to climate change, customers and communities.

We're committed to the challenges ...

We're introducing products and services to help our customers plan ahead – whether they're starting a family, or thinking about a pension. With climate change in mind, we're working with experts to understand better the threat of severe flooding in the UK.

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Innovation and product development

At Aviva, we're always looking at how we can use new technology to add value to our products and improve our service. Mobile phone apps are just one way that we're doing this.

In November we launched [MyClaim](#), a free smartphone application (app) which enables customers to capture critical information to support their motor claim when an incident occurs.

Using MyClaim, customers can identify and record the location of the incident using GPS technology, record the other driver's details, take photos of the scene and damage and record audio clips from key witnesses. The information can then be submitted to our motor team or saved by the customer to review later. For our teams, this means receipt of more accurate information more quickly which, in turn, allows quicker resolution for the customer. Our first claims using this technology were received during the severe winter weather in 2010.

In September, Aviva launched a smartphone app to make pension planning simpler and more accessible. The Aviva Time to Act app is a free download, designed for people who want to take charge of their retirement and help them plan for it. Features include:

- An 'extra money' calculator that shows why tax relief is such an important benefit for pensions – it highlights the importance of employer contributions and how all this extra money adds up over a month, year or lifetime
- A 'Beam of Light', which gives a new way of illustrating how much income you might have in retirement using projections based on 1,000 calculations – it helps people understand how different investment styles affect retirement income
- A save and retrieve function, which enables users to try as many scenarios as they want to and compare what's best for them.

Iain Oliver, head of marketing for pensions and investments at Aviva, said:

"Too many people are not saving for retirement, and technology makes it simpler for people to understand how much they need to save to enjoy the retirement lifestyle they want. We know this app works well because our customers have helped us develop it, and it's a good example of how technology can bring financial planning to life for consumers."

Helping our customers through the ash cloud disruption

As insurance providers, we know it's important that customers feel confident that they can rely on us when the unexpected happens. Certainly, no one foresaw the massive disruption caused by the ash cloud from the Icelandic volcano Eyjafjallajökull – which brought air travel across parts of Europe to a virtual standstill for six days in April, with delays and disruptions continuing into May.

However, at Aviva we quickly implemented our detailed emergency plans and were ready to respond effectively to the sudden and major escalation of claims and queries that followed. Due to the exceptional circumstances, some claims were paid out beyond the original scope of the policies that we provided, and 98% of claims were closed by 20 May.

Of course, there are always things that we can learn from such a major incident. After listening to customer feedback and learning from our own experiences, we reviewed the cover that we provided and launched a new product in June 2010 to cover similar scenarios more effectively.

We're now even better placed to help our customers through difficult circumstances, should a similar event occur – prosperity and peace of mind includes when you are on holiday.

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In November we launched MyClaim, a free smartphone application (app) which enables customers to capture critical information to support their motor claim when an incident occurs.

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Extreme weather

Mapping flood risk to meet our customers' needs

The more we understand about the different and changing risks that our customers face, the better placed we are to provide them with the right products at the right price.

In recent years the UK has been hit by a number of major floods, causing severe damage and disruption. So in 2010 we worked with hydrologist experts JBA Consulting to understand even better the risks of widespread surface flooding across the country – helping us to provide the right cover accordingly.

We updated our digital flood mapping – first developed in 2004 – by using a new and unique flood model that estimates the damage that freak downpours can cause. This provides important and detailed information to help us understand the increasing threat of extreme downpours on our cities, towns and villages.

The new flood map recognises undulations in the ground as small as 15cm (6 inches), giving us a much more detailed picture of the physical factors that may lead to flooding in particular areas.

It also enables us to measure the threat of surface water to individual properties, helping us to offer fair pricing based on each customer's individual circumstances. Understanding the risks more precisely has a commercial benefit as well.

We're committed to working with partners to improve our knowledge and reduce the risks associated with flooding. We work with government on the All Party Parliamentary Group on Flood Prevention (providing secretariat) and the Flooding Working Groups (feeding into the Data Sharing Group, Resistance and Resilient Measures Group and Risk Sharing Group).

Keeping RAC customers on the move

During the coldest December since records began, snow and ice hit many regions of the UK and brought chaos to our roads. Thankfully for our customers, our RAC teams were ready to help them stay safe and on the move in these exceptional circumstances.

All sorts of special measures were employed to meet customer needs. For example, our colleagues from around the business put in an extra 2,000 hours in our call centres and, thanks to 24/7 technical support for call centre colleagues, more customer breakdowns were resolved over the phone.

In sub-zero temperatures, our teams worked around the clock to respond to the 2,000 members calling every hour – attending to 98,000 customers in December alone. Despite the exceptionally high volumes of calls (for assistance, calls were up 18% and those to our contact centre were up 45%), our teams still managed to achieve a customer satisfaction rate of more than 90%.

Arctic weather warnings by text message

Getting important messages to our customers quickly and effectively can help to prevent or reduce risk.

Text messaging is one great way of doing this, so during the extreme cold temperatures in December 2010, we texted more than 800,000 of our motor, household and RAC customers with a short reminder about how to avoid burst pipes and thinking twice about venturing out in the car.

It's one more way in which we're informing and reminding our customers about what they can do to keep themselves and their belongings safe and secure.

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In 2010 we worked with hydrologist experts JBA Consulting to understand even better the risks of widespread surface flooding across the country – helping us to provide the right cover accordingly.



Getting important messages to our customers quickly and effectively can help to prevent or reduce risk during extreme weather.

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Family protection

In 2010 we published our first [Family Finance Report](#), which was designed to develop a true understanding of the financial issues faced by the 84% of the UK population that live as part of a family.

Our first report revealed that 93% of families do not feel that they have adequate financial protection. We recognise the challenges facing families in these difficult economic circumstances, and encourage them to seek professional financial advice to ensure they are making the most of their money, to provide financial security for their family.

This work builds on the new parent-free life cover we launched in 2009, which has resulted in £60 million of free life cover being released by Aviva to the family market. This demonstrates our commitment to recognising and supporting the needs of families.

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Retirement with Aviva

In 2010 Aviva launched the [Real Retirement Report](#), a quarterly analysis of the finances and related concerns of people in the three distinctive retirement ages: 55–64, 65–74 and 75 and over. These reports have been used to raise awareness of the important financial challenges facing the nation and the need to save more for retirement.

We recognise the importance of starting retirement planning early, and at Aviva we always encourage individuals to seek advice on the best ways to save for the future.

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MyHealthCounts

[MyHealthCounts](#) is our online tool to help customers understand more about their health, the risks that they might face, and the simple steps that they can take to adopt a healthy lifestyle.

After its successful 2009 launch for individuals, in 2010 we launched MyHealthCounts for businesses. As well as providing guidance, advice and motivation for people to be as healthy as they can, customers can be potentially rewarded with a 15% discount off next year's premium for being in good health. Importantly, we do not use the data for individual underwriting or claims purposes.

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Charity insurance

Customers come to us because they trust the way that we work and constantly look to improve our services. Our many charity and not-for-profit customers are no exception.

In 2010 we responded to feedback from brokers and policyholders in this sector by launching a new package to address their specific needs more fully.

Aviva's standard commercial insurance products provide cover on areas such as events organising, fundraising, patronage and donations. This cover was extended to include charity volunteers, trustees and governors, and includes more flexible liability cover for events.

This means that charity and not-for-profit organisations can manage their risks better with us.

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Listening to our customers

Reducing policy set-up times

We listen to our customers and respond to what they tell us is important to them. In 2010 we achieved some significant improvements in the time taken for our customers to receive their policy documentation, even in the context of higher volumes in applications for annuities and protection. For example, we saw a four-day reduction in the time taken to issue protection policies, and an average 11-day reduction in the time taken to issue a new personal pension policy.

Proactive contact

To help us stay in touch with our customers' needs, our life and pensions and our general insurance businesses have run a range of proactive contact campaigns to find out from customers what is important to them.

For example, in 2010 we contacted maturing endowment customers to understand the features that they would value in a reinvestment vehicle. The feedback is being used to inform new product development during 2011.

We also contacted customers whose direct debit had failed, or who had stopped contributing to their pension, to check that there was no administrative error and that the customer understood the impact on their benefits or retirement income.

Taking complaints seriously

Dealing with customer complaints fairly and effectively is extremely important to us. We aim to act with integrity at all times so that customers have trust and confidence in their dealings with us.

We aim for no complaints at all, but those we do receive represent less than 0.2% of our UK customers.

Complaints data and customer issues are regularly reviewed at senior forums in Aviva. The leadership team reviews complaints volumes, and resulting actions and mechanisms are in place to drive appropriate changes to products and services. Our trends information is fed to key forums and working groups, including our Customer Fairness Forum and Regulatory Committee.

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We listen to our customers and respond to what they tell us is important to them.

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Business ethics

We expect the highest standards of conduct from our employees.

All employees must complete a computer-based training module on our Business Ethics Code at least once during their employment at Aviva. This is actively encouraged and promoted. We also widely publicise our confidential whistleblowing service, RightCall, to all employees.

By 2010, 96% of employees had signed off their receipt, understanding and acceptance of our Code – amounting to some 20,500 people. No breaches of our Business Ethics Code were reported in the year.

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Awards and recognition

Acting with integrity and building trust is central to the way that we do business. So we're delighted that in 2010, Aviva in the UK was recognised as a responsible business with a wide variety of awards in different fields. Some of these are listed below:

- Community: [Business in the Community \(BITC\) East of England Award \(Business Team Volunteering\)](#)
- Environment: [Care4Air in Sheffield Business Award](#), and [City of London Clean City Award, Chairman's Cup](#)
- Combating Fraud: Underwriting Initiative of the Year Award, won by the Police Investigations Unit
- Fundraising: The [Payroll Giving Silver Quality Mark](#) from the Institute of Fundraising
- Customer service: RAC was ranked Top Breakdown Provider in the [UK Customer Satisfaction Index](#), commending performance in professionalism, quality and efficiency.

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Climate change and environment



Having counted and offset our carbon since 2006, we've continued to reduce our environmental footprint. We remain engaged with major industry and international institutions to protect our customers from the effects of climate change.

We've moved forward this year ...

We offset the emissions that we cannot yet reduce, and have a widespread utilities efficiency programme that reaches every single socket in the company.

We're committed to doing more ...

We're on top of the [Carbon Reduction Commitment Energy Efficiency Scheme](#), but there's more we can do – water, travel, IT, electricity, gas and waste are in our sights for further reductions.

We're committed to the challenges ...

We're working with the [United Nations Environment Programme](#), [ClimateWise](#) and many other industry bodies to develop best practice across the financial services industry. We're also supporting the low-carbon economy with new products, as well as assessing the risk to the homes and businesses that we insure.

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Managing our impacts

Effective environmental management is a crucial part of our property management strategy, helping us to respond to global issues by acting locally. In 2010, we continued to reduce the environmental impacts of our property estate through careful management of raw materials, energy, waste and engagement with suppliers.

One way in which we achieved energy-saving improvements in 2010 was by looking at energy and resource efficiency in relation to the occupancy times in our buildings. For example, by continuing to deploy daytime cleaning services we minimised use of energy at night, when buildings are unoccupied by our people. This initiative also creates full-time jobs, increases productivity and builds working relationships.

Responsible energy and water management is key to Aviva's environmental strategy. During 2010, we met and exceeded our reduction targets.

	Target reduction	Achieved reduction
Electricity	1%	12.1%
Gas	1%	2.4%
Energy-based CO ₂	1%	1.3%

These reductions came from a wide range of initiatives and a concerted effort by our people, who continue to help us save energy and manage our water usage more efficiently across the UK business.

For example, in line with the [Carbon Reduction Commitment Energy Efficiency Scheme](#), we installed automated meter readers to our gas and electricity meters, turning them into 'smart meters'. The installation of smart metering allows us to look at a building's usage at half-hour intervals, enabling us to fine-tune our reduction plans, identify any anomalies and conduct investigations.

Our Group IT use is estimated to account for 40% of our total energy consumption. We continued to implement an environmentally responsible approach to IT, focusing on key areas. These include customer service improvements and options such as receiving documents electronically, consolidating policy applications onto common platforms, adopting a smaller, more efficient print and imaging estate and using low-power devices.

In 2010, we conducted a successful trial of energy-saving 'Nightwatchman' technology. The software identifies PCs that are not being used out of hours and automatically turns them off. The technology will be rolled out to all UK businesses, including RAC, and will save an estimated 2,800 tonnes of CO₂ emissions per year – enough to fill 620 hot air balloons.

[PowerPerfector](#) – a system that reduces energy consumption and improves the efficiency of electrical equipment – was installed at our Perth office. By optimising and improving the incoming voltage for the Perth site, a saving of 8% is expected during 2011. This equates to a saving of 629,395kWh and 342 tonnes of CO₂ per year.

Water is a vital resource, requiring careful management, so we've made it a priority to adopt effective minimum-use technologies. By implementing effective water management solutions, Aviva in the UK reduced water consumption by 2.6% during 2010.

Variable flush lavatories and low-water urinals continued to be installed throughout our UK estate, while flow restrictors and low-water-use shower heads are part of project plans for all future refurbishments.

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In 2010, we continued to reduce the environmental impacts of our property estate through careful management of raw materials, energy, waste and engagement with suppliers.

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Reducing our paper use

In a business such as ours, reducing paper usage is an important way of minimising the environmental impact of our operations. In 2010 we implemented a range of measures, such as increasing the people-to-printer ratio, establishing defaults for PIN printing (users enter a PIN number before a document is printed out) and duplex printing.

We also rationalised and refreshed our UK printer and photocopier estate: 480 old devices were removed and replaced by a reduced number of multi-function devices, resulting in reduced energy and ink consumption.

These programmes reduced our internal paper consumption by 19% during 2010 – equating to a saving of 346,712 kilograms of CO₂ emissions compared to 2009 figures.

Further innovations and programmes to reduce our paper usage are ongoing. For example, we are currently implementing network scanning from a multi-functional printer straight to network storage, which should result in less printed output during 2011.

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Waste management

Effective waste management helps us to use resources more effectively and ensure that we're meeting our environmental responsibilities. In 2010, we successfully increased our recycling rate from 74% to 88.9% through a range of waste management programmes and initiatives.

At all UK locations we continued to operate a 'binless office' system, which encourages employees to sort their rubbish at source and increase recycling. We also use biodegradable clear bags for our recycling and general waste to ease identification of waste types and avoid contamination.

Where facilities exist locally, we process our general waste through either a Material Recovery Facility or a Waste Transfer Station. Both facilities take all of our general waste and employ technologies that sort and recycle where applicable.

Aviva has an advanced IT disposal process which achieves a 97% recycling rate. All IT equipment is sent back to IT stores where it is stripped down (in line with data protection), rebuilt and issued back into the business. If the equipment is no longer suitable for reuse, the equipment is disposed of in an environmentally friendly manner. Printer cartridges and toners are returned to our stationery supplier for recycling.

In 2010, we also engaged with our major IT supplier on ways to improve our 97% recycling rate for IT waste. We asked the supplier to take away remaining polystyrene packaging – a non-recyclable material – when delivering products to us. Not only does this give our supplier an incentive to look at alternatives, but it also means that lorries are full both coming in and going out.

We recently won a prestigious award for waste management practices at our head office, St Helens. The City of London Clean City Awards aim to raise the profile of effective waste management by recognising and rewarding good practice and encouraging the wider adoption of the principles of 'Reduce, Reuse and Recycle'. We were proud to be awarded the highest accolade, the [Chairman's Cup](#), recognising our efforts as a leader in this field.

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Aviva head office, St Helens.



At all UK locations we continued to operate a 'binless office' system, which encourages employees to sort their rubbish at source and increase recycling.

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Environmental champions

It's the commitment, engagement and efforts of our people that make us a more environmentally responsible business that responds to the global challenge of climate change.

For example, we have more than 120 environmental champions throughout the UK who, alongside their day-to-day roles, help us meet our environmental targets at local level. Champions are committed to spreading the word on waste management, organising their own green working groups and discussing ideas with the corporate responsibility team.

Ongoing initiatives to encourage our employees to make green choices include free electric car charging points in London, and schemes for the purchase of bicycles and carbon credits through our flexible benefits offering.

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Products for low-carbon industries

As well as working to improve our own environmental performance, we're doing all we can to provide products that are geared towards the low-carbon economy.

During 2010, we developed our suite of products in the low-carbon and environmental goods and services sector for firms that design, manufacture, install, market and/or sell a product or service to another firm for the purpose of achieving compliance with environmental regulations.

This is an emerging sector with high-growth potential, both in terms of commercial insurance and risk solutions. It includes the rapidly growing renewable power generation technologies such as wind, solar, geothermal and biomass. It also encompasses firms providing solutions for air, noise and marine pollution, land and water contamination, as well as environmental analysis and consultancy, waste management and recycling.

For the wind and solar power generation industry, our comprehensive insurance covers transit construction and operational risks – including business interruption and general liability – across all phases or stages of a project.

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During 2010, we developed our suite of products in the low-carbon and environmental goods and services sector.

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Environmental award

In the UK, Aviva is focused on environmental initiatives and programmes that make a real difference. So we were delighted to win the 2010 [Care4Air Business Award in Sheffield](#), which recognises the actions that we took to improve air quality and reduce carbon emissions in the local community.

Aviva in Sheffield took the award for initiatives that include a car-sharing scheme, installing energy-efficient lighting and heating in offices, and increasing the recycling rates of general waste to 78%.

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Sustainable motor insurance

Encouraging more efficient, sustainable approaches to the way that we work is not just good for the environment – it can also result in cost savings for all.

So in 2010, we worked with a major repair supplier for our motor insurance products to promote a 'repair-not-replace' approach where appropriate – helping to improve environmental performance and ultimately benefit the customer through lower premiums.

We wanted to challenge the 'replacement mindset' that has emerged in the sector, resulting in a preference to replace parts rather than repair them. This has led to increased costs, reduced repairer profits and loss of employees' skills in panel beating.

To get a sustainable cost reduction, all parties needed to reduce physical waste and unnecessary costs. By working with our supplier Apollo Vehicle Repair to refocus on repairing parts instead of replacing them, this new approach led to a wide range of benefits. They include:

- Ongoing cost reduction
- A reduction in supplier operational carbon footprint and energy bills by 34%
- A reduction in wasted parts by 42%
- Increased customer satisfaction – it's quicker to repair than wait for replacement parts
- An increased skills set for workers.

Following the initiative's success, we shared the results with another supplier, Solus. Solus has now adopted a 'repair-not-replace' strategy using similar equipment.

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Responsible mailing

We constantly review the way that we work to see if there are additional opportunities to reduce our environmental impacts, including the way that we mail our customers. To this end, in June 2010 Aviva began using the Royal Mail's Responsible Mail service for its general insurance direct marketing campaigns.

Through Responsible Mail, the Royal Mail offers a discount for delivering direct mail which meets a variety of environmental standards, including the use of certified recyclable paper, non-use of cardboard, laminate, polywrap or manilla, and a statement or logo on the envelope on how to recycle its contents.

To ensure that we meet these standards, our print buyers procure paper only from sustainably accredited companies, and our contracted print team uses only accredited inks and adhesives.

A total of 3,967,881 items were posted using Responsible Mail in the nine months to December 2010.

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Financial capability



From money management lessons in schools to pension planning, we're demystifying finances for children and adults in key employment locations, equipping today's and tomorrow's customers with the knowledge they need for life.

We've moved forward this year ...

We're helping people learn and thrive in York and volunteering in financial education for schools in Perth and Kinross.

We're committed to doing more ...

Working with the [Citizenship Foundation](#), we're aiming to improve young people's financial capability across the UK and offering tomorrow's business leaders the 'Chance to be Chancellor'.

... We're committed to the challenges ...

There's a long way to go for many adults and young people to master the financial landscape. We'll be there, helping people to do that in the years to come, and volunteering time to improve economic citizenship for all ages.

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Paying For It

Helping young people to understand how to manage their finances is at the heart of our aim to improve financial capability across the UK. That's why we set up the secondary school education initiative 'Paying For It' in 2007, in partnership with youth education charity the Citizenship Foundation.

In 2010, more than 100 trained Aviva volunteers twinned with 23 schools across eight office sites to deliver specially written resources and work with small groups of young people on different economic citizenship topics such as health, money, the environment and public spending.

The programme is supported by a website: www.PayingForIt.org.uk, which contains all the modules together with additional lesson plans that have been awarded the Personal Finance Education Group's Quality Mark.

The resources are free to download and support the teaching of economic issues in citizenship classes. There are approximately 3,300 teachers registered on the site, and in 2010 they downloaded more than 3,000 separate lesson plans, with an estimated reach of more than 12,000 pupils.

After Aviva volunteers had been working in City College Norwich, its Principal, Dick Palmer, said:

"The government's economic decisions affect us all, and it has been a great experience for our students to explore these issues with staff from Aviva. 'Paying For It' has provided a really engaging way for students to get to grips with the issues and form their own opinions about what the chancellor should be doing."

In 2010, our 'Chance to be Chancellor' competition ran for its third year, aimed at engaging and inspiring young people to get to grips with the big financial issues of the day. The competition gives 14–19-year-olds the opportunity to have their say on the economy, develop their own budget and identify their priorities for public spending. This year, 88% of competition entrants found that the competition increased their awareness of the budget, public spending, taxation and the economy.

The 2010 winner, Jamie Ells from Merchant Taylors' School, featured in [The Times newspaper](#) as the 'Business Big Shot' and, along with the other nine finalists, had the opportunity to meet the Chancellor, George Osborne, at the Treasury in June.

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2010 'Paying For It' winner, Jamie Ells from Merchant Taylors' School, had the opportunity to meet the Chancellor, George Osborne.



2010 winner James Ellis and Gary Price, UK marketing director.

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Learn and Thrive

We tailor our efforts to improve financial capability according to people's needs. For example, in York we've developed Learn and Thrive in partnership with the City of York Library and Adult & Education services.

York's economy is changing: there's been a shift from manufacturing to services and an associated employment and skills gap, and seven areas in York fall within the 10% most deprived areas in England in terms of education, skills and training.

Responding to this changing economy, Learn and Thrive is a community education and engagement programme aimed at helping people and the City of York achieve prosperity and peace of mind, by inspiring and developing community-based learning in 'numbers know-how'. The intended benefits are to improve the financial capability of the people of York, including hard-to-reach and disadvantaged groups, and to contribute positively to the city's societal and economic development.

City of York Libraries' vision is to develop library learning centres that deliver community-based learning through a set of teaching styles that meet the need for informal and formal learning. The project includes the redevelopment of York's Central Library into York Explore, which reopened in April 2010 and is now an excellent example of this learning environment in action.

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School links in Scotland

Helping young people to understand what employers are looking for in potential employees, and what a career in the financial sector could involve, is a good way of improving their long-term financial prospects and capabilities.

As part of our Education Liaison Group initiative, in 2010 we worked with the relevant education authorities in Perth and Kinross to develop links with local secondary schools.

The Group aims to:

- Create a proposition that excites school pupils, develops further education opportunities and empowers employees to be 'ambassadors' of Aviva and the insurance industry
- Further develop the skills and business awareness of Aviva staff and the local community
- Make Aviva in Perth renowned as the employer of choice in the local community and increase young people's understanding of career opportunities in the insurance sector.

Aviva provided funding as well as the time and expertise of trained employees, who worked with teachers to deliver various events. Sessions included interactive presentations for pupils – for example, to help them understand what employers are looking for during an interview, and ideas for exploring careers in the insurance sector.

To date the programme has worked with more than 1,000 pupils in 16 schools. More than 90% of pupils would encourage other students to attend a similar event in the future.

Sara Wood, Director of Perth College, said: "We are delighted to be working with the general insurance industry, which has become an important and exciting career option in this area."

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As part of our Education Liaison Group initiative, in 2010 we worked with the relevant education authorities in Perth and Kinross to develop links with local secondary schools.

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Attracting and retaining talent



To be successful and innovative, we need the best talent to join, stay and be proud of Aviva.

We've moved forward this year ...

Ethical standards, equality and leadership have been major themes in developing our people throughout 2010. We've also price-matched our products to offer employees the best price on the market, and continued promoting from within.

We're committed to doing more ...

It's important that our people feel part of a successful and responsible business. That requires sharing our business goals with our employees, clearly explaining the challenges that we face and developing a skilled and diverse workforce.

We're committed to the challenges ...

Through flexible benefits and pensions changes, technical and leadership training, we're committed to the sustainable development of our people, now and in the future.

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Building pride

We want our employees to be proud of our business and what we represent.

To help encourage this sense of pride, in June we introduced price-matching on any like-for-like quote from major providers of travel, van, motorbike, car home, life, RAC breakdown and selected life and health products. The like-for-like promise was added to our portfolio of employee offers – 'My Aviva extras'.

Our employees' opinions count. We set up an employee customer panel which collects online feedback from around 700 of our employees to help us develop products and services for the future. All of the results from the surveys are shared with the panel members alongside the action planned as a result of their feedback.

Our Employee Promise survey in 2010 showed us that our employees are proud of the community work that we do, with feedback specifically mentioning our partnerships with [Railway Children](#) and our sponsorship of [UK Athletics](#), [Norwich City Football Club](#) and [Premiership Rugby](#).

Across the UK, positive responses to the 'Leading People' category in the survey (consisting of six questions about how our leaders inspire employees at Aviva to make a difference) decreased by one percentage point to 73%, but this is still 10% above the UK norm.

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Empowering our people

Aviva is committed to empowering our people to be the best they can be.

In response to the 2010 Employee Promise survey statement "I am appropriately involved in decisions that affect my work", 64% of our people presented favourable responses (up 3%). Meanwhile, 74% of our people agreed with the statement: "We have created an environment where people with diverse backgrounds can succeed."

Our insurance operations team began the year with a focus on providing training and events on the 'two hats' approach (one being 'Doing Your Job' and the other 'Improving Your Job'). A large programme of up-skilling and multi-skilling took place, particularly with the development of the Underwriting Academy's technical training and the Claims Development Framework to improve processes and service. They also held 'Dragons' Den' sessions to share improvement ideas, and grew the membership of the Brand New Club to empower local communities to promote employee involvement in building the brand from within and championing cultural change.

A significant manager training programme was launched in May to equip our people managers with the right mindset, skill set and tool set to improve and sustain performance. So far, 467 managers have participated in this programme to broaden technical knowledge and leadership behaviours.

We are committed to managing and developing our employees' talents effectively through our [Talking Talent](#) programme. By the end of 2010, Talking Talent had been rolled out to all levels throughout the UK. The framework and philosophy of having open and honest conversations with all our people about their performance, strengths and career aspirations means that we are better able to support employee career progression in the direction that suits the individual and the company.

It also enables us to take action where we have identified that an individual is mismatched to the role that they are performing, including working with them to support an improvement in performance, or facilitating a move to a role that would be better suited to their individual talents.

We demonstrated a 94% success rate in the retention of internally promoted individuals into senior manager roles in the period from January 2008 to August 2010, and continue to work to a target of 80% of vacant roles filled by internal talent.

Our total learning approach to development encourages individuals to learn from experience, using different opportunities that they encounter to develop and strengthen their skills and knowledge in order to bridge gaps and perform better in their role.

In 2010, we continued to promote the global movement of our senior management group, with the UK being the highest net exporter of talent to other regions.

We also run a People Movement Forum to understand where we need extra resources and where we have excess resources, so that we can move people or the work around to minimise external recruitment and redundancies.

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Attracting talent

We aim to attract the best talent to Aviva through a range of programmes, campaigns and initiatives.

Recognising and retaining the talent already at work in our business is a vital element of this. To support this, our Talent Moves Forum promotes better internal mobility and talent management across our UK, Group and global business, and provides opportunities for international career development.

Having launched our corporate risk business in January 2010, in November we announced our plans to expand our specialist lines. To meet this ambition we've been running a recruitment campaign with the intention of recruiting more than 100 specialist lines underwriters in 2011, which is attracting a wide range of candidates from our competitors.

Our graduate training programme continues to be an important channel for attracting talent to our business. In 2010, our graduate recruitment website picked up a [Recruitment Advertising \(RAD\) Award](#), a [TARGETjobs Award](#) and a [Chartered Institute of Personnel and Development](#) commendation.

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We recognise the importance of attracting and keeping talent in our business.

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Recognising employees

It's crucial that our employees feel valued for their contributions to the success of our business – which is why we have developed our Spotlight scheme. Through Spotlight, employees can nominate colleagues for either an e-thank you card or a financial award, letting them know that what they do is important and appreciated.

During 2010, 21,895 Spotlight awards were made and 17,722 e-cards were sent. The scheme's popularity is due to its simplicity: we've made it very easy and straightforward for employees to nominate their colleagues.

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Learning and development

Only by fully supporting our people in learning and development can we ensure that they realise their potential and contribute even further to our shared success. In 2010, Aviva employees undertook more than 100,000 hours of staff training – a total of 18,894 days across our business and an investment from our business of £8.3 million.

Our commitment to learning and development was recognised in our strong performance through a number of awards and commendations in 2010. We were named:

- National Finalist in the Best Commercial category (more than 1,000 employees) at the [Training Journal Awards](#) for our Attitude to Risk delivery
- Winner of Best e-Learning Category in the Trading Journal Awards, for our Professional e-Learning proposition, which supports our Retail Distribution Review professionalism strategy
- Finalist in the Large Employer category at the [National Training Awards](#), for our Professional Qualification proposition, supporting our Retail Distribution Review professionalism strategy
- Gold Partner accredited as a Training, Application & Performance Partner, by the [Training Foundation](#).

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Great place to work

We believe that a happy, diverse and healthy workforce is a more productive one. As well as providing a safe workplace, we give our people a supportive environment and the conditions, benefits and social opportunities that make Aviva a great place to work.

Flexible working and work-life balance

To enable our employees to work to the best of their abilities while maintaining a good work-life balance, we operate various flexible working initiatives including part-time, term-time, compressed hours and flexitime. We also offer a flexible benefits scheme which includes the opportunity to buy or sell annual leave.

Through our active social and discussion forums on our Aviva World intranet, our employees organise and publicise a wide range of social activities; we also offer our employees up to three days' paid leave for community activities. Aviva continues to provide enhanced maternity, paternity and adoption provisions over and above those required by legislation.

Health and safety

The health and safety of our employees is a top priority, so we are pleased that we had no major health and safety breaches during 2010. A range of initiatives and programmes continued to promote better performance in this area.

In December, we relaunched Workstation Safety Plus – our online training and self-assessment programme to encourage the safe and healthy use of workstations. We also reviewed our workstations to reduce the risk of injury.

In October, our Healthcare business staged a Health Week using Change 4 Life communications. Activities included:

- Providing free fruit for staff
- Encouraging staff pledges regarding their health
- Healthy recipes in the canteen
- Health-related competitions
- Encouraging staff to walk to their meetings and attend lunchtime walks
- Encouraging staff to select healthier food options and give up sugar
- Educational and motivational health-related talks from local charity Wessex Heartbeat, a British athlete and internal clinicians.

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As part of a Health Week staged by our Healthcare business, we provided free fruit for staff.

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Managing change

Our employees want to work in a market-leading business that can look forward to the future with confidence. To build on our strengths and face the challenges ahead, we've made some significant structural changes in 2010. These changes included a move to a more integrated UK business, bringing our life and general insurance businesses closer together.

Of course, talking to our employees and their union representatives was an integral part of this process, and we worked hard to communicate clearly and openly with them throughout this transformation process.

Our HR agenda focused around two major programmes: the harmonisation of employee terms and conditions, and the closure of our final salary pension schemes to future benefit build-up. Both these programmes had a significant impact on people in 2010.

The harmonisation programme was particularly focused on building a consistent framework across the UK, removing unnecessary complexity and creating flexibility in how we work and the development of clearer career paths.

All roles were aligned with a global job family and grading framework, and a single employment contract for all UK employees was implemented. The approach for the programme was one of engagement, education and information provision with individuals, trustees, unions, our employee forum, the business and the media.

Feedback mechanisms were put in place very early on in the programme in order to measure the approach and make adjustments whenever and wherever necessary. Consultation guided the process throughout, and was not simply introduced as a protection mechanism. New terms and conditions come into effect from April 2011.

We commenced consultation in April 2010 with members of the final salary sections of our existing pension schemes over the proposal to close them to future benefit build-up from April 2011. It was proposed that the 7,600 employees affected should move to money purchase pension arrangements alongside the majority of their colleagues, enabling us to harmonise future pension provision across the UK businesses. This was a difficult message for our leaders to manage, but feedback suggests that employees appreciated the openness and honesty of our communications. By the end of 2010, the vast majority of affected employees had confirmed their intention to participate in the money purchase section of the pension scheme, once the final salary sections of our existing pension schemes closes in April 2011.

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Colleagues in the UK are able to access employment benefit details through the internal 'Myflex' website.

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Supporting diversity

Supporting diversity in the UK is one of the ways that we continue to attract and retain the best talent to work with us. In our 2010 Employee Promise survey, 74% of our people said that they thought we had created a working environment where people with diverse backgrounds can succeed.

Through the work of our pan-UK Respect Forum, in May and June we published new corporate responsibility diversity pages and a resource links page on our Aviva World intranet. These resources point people to guidelines and policies, as well as providing specific references to external information from the Equality and Human Rights Commission and other bodies.

The Respect Forum also undertook Equality Act 'workplace behaviour' training, and began engagement with our major recruitment provider, Hyphen, to measure and promote equal opportunity employment standards.

In July and August we conducted a HR policies assessment. Among other things, this looked at how we can best meet the requirements of the Equality Act 2010 and asked external experts to review our policy on grievance and harassment, as well as our procedure and manager guidelines. We also updated our substance misuse policy and guidelines.

In 2010, Aviva was proud to be placed 42nd in the [Stonewall Workplace Equality Index](#) (more than 300 organisations entered). Stonewall is a charity that promotes equality for lesbian, gay, bisexual and transexual (LGBT) employees under the auspices of its Diversity Champions Programme. Our rating is 12 places higher than our 2009 ranking, and we were awarded a Star Performer Network Group Award for Aviva Pride – our LGBT employee network.

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Employee engagement

Our annual Employee Promise survey provides an important annual insight into how our people view the business and the kind of culture that they experience at work.

Employees told us whether or not they agreed with a variety of different statements, and we made some important performance improvements in 2010:

- 71% believed that our commitment to corporate responsibility is genuine – up 9% from 2009 and 16% higher than the UK norm
- 67% of employees agreed that we make business choices that support the environment such as recycling, energy conservation, alternatives to travel and supplier selection – up 13% from 2009 and 11% higher than the UK norm
- 60% of our people agreed that we do a good job of contributing to the communities in which we live and work – up 4% from 2009, 2% above the UK norm
- 65% of respondents agreed with the statement “I am proud to work for Aviva” – the same score as achieved in 2009 – while this is below the UK norm of 69%, given the impact of the terms and conditions harmonisation process and the closure of the defined benefit scheme in 2010, we believe that this a positive score.

In addition, the Employee Promise survey showed improvements in open and honest communication (up 3%) and an increase in people who would recommend Aviva products and services to family and friends (up 3%).

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Employee participation

Our employees tell us that they want to work for a business that is responsible – and they want to play a part in making that happen. In response to our 2010 Employee Promise survey, 71% of our people told us that they thought our commitment to corporate responsibility is genuine – up 9% from the previous year and 16% higher than the UK norm.

By building employee engagement with our key community programme, [Street to School](#), 1 in 10 of our staff in the UK are actively involved via fundraising, volunteering or donating.

In 2010, Street to School in the UK continued to inspire and engage our people in a variety of ways, including the following:

- More than 300 employees slept outside in May to raise awareness of the issue of children living on the streets, and raised £100,000 for national charity partner [Railway Children](#)
- 2,800 employees signed our petition to urge government action on the plight of street children
- 300 employees took part in our 'Back to School' fundraising challenge, raising £16,000 for Railway Children
- More than 200 people volunteered for our Runaway Awareness and Prevention schools education programme
- Employee awareness of Street to School rose from 27% to 67% between March and September 2010.

Aviva in the UK supports employees in fundraising and donating to community causes in a variety of ways. In 2010, we committed £100,000 to the company's fund-matching scheme '£Plus', which boosts employee charity fundraising. We also support payroll giving to good causes as a simple, tax-efficient way for employees to donate directly to their chosen charities. In 2010, employees donated more than £250,000 via payroll giving.

Through our 'Pennies from Heaven' scheme, employees can opt to have their salary rounded down to the nearest pound and donate the remaining pence to our Street to School charity partner Railway Children. In 2010, 11% of employees took part in this scheme.

Employee engagement in environmental issues is also very encouraging. During [Energy Saving Week](#) in October, more than 1,000 employees claimed free energy-saving gadgets and 1,250 employees completed our green survey to share their views and ideas on environmental matters.

At the beginning of June we launched a competition to find our unsung heroes. This is a competition that reaches our employees on a more personal level. It's about getting to know our people better – finding out about deeper skills and strengths that they may draw on to help others.

We asked our employees to vote for their favourite unsung hero over four categories:

- Volunteer of the Year
- Fundraiser of the Year
- Courageous Person of the Year
- Conservationist of the Year

We received 63 nominations in total and more than 2,000 staff joined in to vote for the winners of each category, who received £250 paid into their salary, £1,000 donated to a UK-registered charity of their choice, plus a trophy and certificate to keep.

The competition links well with individual recognition and gives us the chance to recognise and celebrate our unsung heroes in Aviva.

Insulate Today

Aviva was a partner in the Insulate Today campaign, an initiative launched in March 2010 by Act on CO₂ and the Energy Savings Trust to make it easier and cheaper for our employees to insulate their homes. The successful campaign will save approximately 500,000 kilograms of CO₂ emissions every year.

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Employee awareness of Street to School rose from 27% to 67% between March and September 2010.

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Developing communities



Our customers and the community are inextricably linked. Accordingly, we have launched our single biggest corporate responsibility programme to date – and we've kept our promises to the people we help, be it through fundraising, sport or financial education.

We've moved forward this year ...

We've invested heavily into schools, products that support charities, and launched our first cause-related marketing campaign across our UK product suite.

We're committed to doing more ...

Young runaways are at risk on the streets. From parliament to the pavement, we're using our muscle to explain the dangers to children and provide support if it happens.

We're committed to the challenges ...

We're working with our partner [Railway Children](#) to eventually set up services for street children in cities right across the UK.

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Street to School

Aviva's [Street to School](#) programmes around the world recognise that every child living or working on the street should have the opportunity to fulfil their potential. The global aim is to help 500,000 children by the end of 2015.

Every year in the UK, it is estimated that more than 100,000 children under the age of 16 run away each year. By working with charity partners, we aim to educate children on the dangers of running away, directly support those who already find themselves on the streets, and give these children a real chance to attain long-term prosperity and peace of mind.

Our objectives are to:

- Increase spontaneous awareness of Street to School and create a cause-related differentiator for our brand among customers
- Increase employee engagement, brand advocacy and loyalty by building awareness of, and participation in, the programme
- Raise awareness of the issue, positively impact children at risk on UK streets and make a long-term sustainable difference.

Our UK charity partner is [Railway Children](#), which is dedicated to working with these uniquely vulnerable children. Aviva in the UK is supporting Railway Children's development of the 'Reach model': a best practice framework bringing together key services to help educate children on the risks of running away and to provide a 'safety net' for the most vulnerable children already on the street. We are backing the model's roll-out by funding specialist staff to deliver these services in Glasgow, Sheffield and, in the future, London.

In 2010, we funded:

- A Street to School worker at Safe@Last in Sheffield – who gives one-to-one support to some of the most vulnerable young people in South Yorkshire. Their education has usually suffered badly as a result of running away
- A Runaway education officer – who works with local schools around South Yorkshire to educate young people in runaway awareness and prevention
- An information and learning officer for Railway Children – who is gathering evidence to help develop the Reach model and better understand best practice.

The long-term aim is to show how the Reach model can be replicated in other cities across the UK to protect affected children.

In 2010, regional charity partners were also chosen to align with the aims of the Street to School programme. Some of the partnerships in 2010 included [Barnardo's](#) (Southampton), [Safe@Last](#) (Sheffield), [Young People's Support Foundation](#) (Manchester) [Safe and Sound Homes](#) (York) and ROC (Glasgow).

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► [Watch Railway Children ITV edit \(02:44\)](#)



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Cause-related marketing

As part of the [Street to School](#) programme, in 2010 Aviva embarked on a cause-related marketing campaign for the first time. Every time a customer bought or renewed a home, life protection or private medical insurance policy with us, we donated a sum of money to our charity partner. At the same time we tested the impact on consumers' buying behaviour and how they felt about our brand. Our tests covered a variety of donation amounts and looked for scale opportunities to deliver commercial benefits.

The pilots reached almost 700,000 consumers and triggered approximately £80,000 of donations to [Railway Children](#).

The results also showed positive benefits for our two champion products: home insurance renewals and life protection new business. We will roll out greater volumes in these two product areas in 2011, and continue to develop other opportunities for Street to School.

In addition, our broker team helped to raise funds and awareness among our broker community through an award-winning '1Day' campaign. This involved donating a percentage of the gross written premium for the month of June to Railway Children, an option to signal support online, and an option to donate direct to the charity. The campaign raised in excess of £110,000.

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As part of the [Street to School](#) programme, in 2010 Aviva embarked on a cause-related marketing campaign for the first time.

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Grassroots sports programmes

Through our sponsorship of [Premiership Rugby](#), [UK Athletics](#) and [Norwich City Football Club](#), we aim to demonstrate that Aviva is genuinely committed to nurturing grass roots programmes that make a long-term, sustainable difference to our local communities and sport in the UK.

Premiership Rugby

In 2010, we announced our sponsorship of English rugby union's top flight league. Under the four-year deal, the Rugby Union competition became Aviva Premiership Rugby in September.

The new sponsorship allows Aviva to extend its grass roots programmes by supporting the delivery of tag rugby into non-traditional rugby playing primary schools. Our investments go towards supporting more than 15,000 man hours of coaching, and reaching more than 36,000 pupils aged four to 11 years old from 600 primary schools in England, over each of the next four seasons.

The programme promotes tag rugby and, by creating links between schools and local rugby clubs, seeks to create a sustainable legacy for the sport. It aims to help develop and inspire the next generation of rugby players and hopefully unearth future England stars along the way. During 2010, 122 teachers were trained and more than 7,500 young people took part in the programme.

UK Athletics

Since 1999, Aviva has partnered with UK Athletics to deliver an exciting grass roots programme under the umbrella of the Aviva Athletics Academy, designed to ensure a legacy for the sport that will live beyond the 2012 Olympics in London.

Encompassing six grass roots schemes – Aviva Startrack, Aviva Sportshall, Aviva Elevating Athletics, Aviva Academy Awards, Aviva Parallel Success and Aviva Schools Championships – the Academy aims to provide opportunities for every child in the UK, regardless of age or ability, to get involved in athletics by 2012.

A key component of the 2010 programme was the launch in May of the Elevating Athletics Fund. It aims to give teachers in every school across the UK a free training course to help them deliver athletics in the classroom effectively. By the end of the year, 3,500 teachers had taken up the free training places and 30,000 Aviva Elevating Athletics resource packs had been distributed free to PE teachers across the UK.

Key results from the Aviva Athletics Academy programmes in 2010 include:

- Number of school/partner participation: 35,000
- Number of teacher/lead participation: 177,250
- Number of child participation: 335,750

The programme is supported by www.avivaathletics.co.uk.

Norwich City Football Club

As Norwich City Football Club's main sponsor, our association continues through our sponsorship of the Community Stand and community programmes including Footie Finance, Ability Counts, the Aviva Summer Cup and the Aviva Community Chest Challenge.

The Footie Finance programme helps local children to become financially aware through the medium of football club management, including wages, transfers, ticketing and marketing, while the Aviva Summer Cup, the largest five-a-side tournament in the region, gives up to 1,000 children the opportunity to play in a competitive tournament.

The Ability Counts programme provides a range of activities for disabled children and adults, and seeks to help build confidence through sport. The Aviva Community Chest Challenge offers our employees, fans and the community the chance to vote for a local charity to benefit from our shirt sponsorship for a league game. As well as gaining significant awareness within the region, the charity also receives valuable funds raised by a collection at the stadium on match day, an auction of players' shirts and an Aviva donation of £10,000.

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The new sponsorship of Premiership Rugby allows Aviva to extend its grass roots programmes into non-traditional rugby playing primary schools.



Since 1999, Aviva has partnered with UK Athletics to deliver an exciting grass roots programme under the umbrella of the Aviva Athletics Academy.

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Aviva Europe

Welcome to Aviva Europe's review of corporate responsibility performance in 2010.

Igal Mayar,
CEO, Europe



"In Aviva Europe one of our key priorities is to always meet our customers' needs. During the flood disasters across Europe our Irish, French and Polish employees brought our brand promise to life by going the extra mile for our customers and responding to their individual needs."

Igal Mayar, CEO, Europe

What are our issues?

At Aviva, we're focused on the issues that matter most to our people, our customers and our business.

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Aviva Europe provides 18 million customers with life, general and health insurance products, through our multi-channel distribution network. We are creating one market-leading, pan-European business which will gain significant efficiencies and competitive advantage in the region.

Aviva's commitment to corporate responsibility will help us to develop the European region into a sustainable business.

Performance

- Implemented our Street to School programme across our markets
- Published a major study on the European pensions gap and engaged with opinion formers
- Rolled out our 'Think Again' diversity training tool across Europe in all local languages
- Our quick and empathetic response to our customers' needs during the flooding disasters.

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Trust and integrity



We want to earn trust and respect by operating with integrity. This is essential to Aviva Europe's vision to be the most admired, sought-after and financially successful company in our industry.

We've moved forward this year ...

- Building trust
- Understanding our customers and communities
- Selling and marketing
- Developing our products and services
- Listening to our customers
- Engaging externally
- Gaining recognition

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Building trust

Doing business with integrity

The Aviva Code of Conduct sets out the behaviours that we expect of our employees, based on core values of performance, progressiveness, teamwork and integrity.

All new employees in Aviva Europe agree to our Employee Code of Conduct on joining the company, either through their employee contract or their induction process.

Responsible procurement

Aviva Europe is working with group colleagues to review and update our Supplier Code of Behaviours, to help ensure that it remains relevant to all parts of the business.

Procurement is a key example, and following reviews of the Code we will be integrating its principles into a Code of Behaviours that reflects the true nature of our relationships with suppliers, based on shared commitment and dialogue. In other words, the purpose of the Code is for a supplier and Aviva to agree on desired behaviours they expect from one another.

The behaviours that we want to demonstrate through our supply chain include:

- Acting fairly and with integrity
- Respecting the environment
- Challenging any conduct that falls short of the standards
- Promoting equal opportunities.

In France, we have put the principle of equal opportunity into action through a specific diversity initiative, and achieved an increase in the proportion of our suppliers who employ disabled workers.

The CR questionnaire is another element in Aviva Europe's procurement processes. We use it to understand our suppliers' commitments and performance on all aspects of CR.

Our challenge is, first, to monitor our suppliers' performance in relation to stated commitments in the CR questionnaire responses, and second, to integrate this information into supplier selection decisions.

The Supplier Code of Behaviours and the CR questionnaire are being integrated into the European Procurement Platform (Ariba, a single automated system) and are part of regular supplier assessment during the tender process.

Benchmarking and best practice

While Aviva Europe has many examples of CR in action, from delivering our customer promise to environmental achievements, there are varying levels of awareness of CR, both as a concept and as a benefit for business and society, from market to market. We must continue to embed CR principles and practice consistently to create added value.

In 2010, Aviva Europe commissioned CSR Europe, a leading network of around 70 multinational corporations, to benchmark our CR programme against our major competitors. In the survey of the five main insurance companies in Europe, Aviva ranked in the top three. The feedback received commended Aviva's commitment to CR while also giving constructive advice on where to improve. The analysis has helped us to shape our agenda for 2011, and a key objective is to integrate CR into our core business strategy.

Aviva Europe's CR team is also part of a CSR Europe working group (Responsible Finance/Sustainable Labelling of Financial Products), which is exploring the potential for a joint initiative in responsible finance at European level.

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Understanding our customers and communities

Customer service and support in a crisis

Flooding represents one of the most widespread risks for Aviva Europe's customers – that is why we've been developing our products and service capabilities to ensure that we can offer the levels of protection and assistance they need in times of crisis.

We know that our customers have enough to deal with in an emergency, so we put rapid response plans into action to ensure that our customers' needs are met as quickly as possible.

There was unprecedented flooding in Ireland at the end of 2009, where we handled a whole week's worth of claim notifications in eight hours without losing a single phone call.

In Poland at least 25 people lost their lives, and many thousands lost their homes in 2010. Our teams received more than 2,000 claims, and our staff went immediately to the scene to collect money for the Polish Red Cross, donate provisions and assemble 40 boxes of essential items that were loaded and transported by Aviva volunteers.

As a major insurer, our whole focus is on providing rapid and effective support for our customers, especially those experiencing life traumas. In all instances we aim to act quickly and efficiently, not only to meet claims (our Irish business, for example, provided advance payment on compensation direct to people affected by the flooding), but also to respond to the humanitarian crisis on the ground.

When storm Xynthia hit France in February 2010, we immediately set up a crisis centre to take action and monitor the changing situation, notably in terms of loss assessments. After the flooding in the Var, more than 650 claims were submitted, including almost 100 large home and shop claims. Aviva was able to rehouse more than 20 families.

Helping communities to prepare for the worst

Aviva Europe is working to help communities to cope better in an emergency such as flooding, by being informed and prepared. We understand not only the economic impact but the human cost of emergencies, and we want to help limit the impact of these events on people's lives.

To that end, the Red Cross and Aviva organised a community-based resilience exercise in the town of Opole in Southern Poland. We were able to offer Aviva's expertise on risk management to benefit the wider community, and the exercise also gave our staff the opportunity to offer their knowledge and skills.

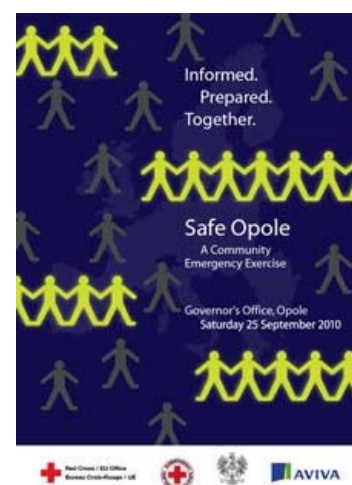
Exercise 'Safe Opole' drew together almost 100 participants, including citizens, government representatives, statutory, voluntary and private sector organisations. The aims were to raise awareness of the potential risks faced by local communities and the steps that people can take to minimise the impact of an emergency on their lives, utilising tools and learning from the European civil protection project 'Informed, Prepared, Together'.

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96%

of those taking part in 'Safe Opole' rated the exercise as very favourable, and expressed a great deal of interest in being involved in a similar initiative again.



The Red Cross and Aviva organised a community-based resilience exercise in the town of Opole in Southern Poland.

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Selling and marketing

New European sales and marketing platform

Within Aviva Europe, we're always looking at ways in which we can share our technical capabilities and commercial expertise across different markets to build a better business.

Xsell, our new technical platform for sales and marketing capabilities, is a great example of how we are developing new technologies to support our European business. It gives our salesforce a complete view of their customers across different products and channels, and suggests targeted cross- and up-selling opportunities existing on their portfolios.

In 2010, the Xsell project reached another major milestone. Following the Xsell technical pilot in Poland, the platform was extended to Ireland for a focused commercial pilot.

Talking about the launch, Aviva Ireland's CEO said:

"This represents a unique opportunity for us to further grow our business by providing customers with more reasons to choose Aviva and enabling us to maximise the value we deliver to our customers."

In 2011, the Xsell team will continue to work to enrich the platform functionalities, progressively roll out the platform in Poland and Ireland and extend it to other markets. Over time, all our 10,000 sales advisers and many of our external brokers and partners across Europe will benefit from this new capability.

Customer loyalty ratings increase in 2010

Results from the latest European Net Promoter Scores® (NPS) survey completed at the end of 2010 showed that Aviva Europe has improved its performance in customer loyalty ratings – or advocacy – to our brand.

We researched NPS for 10 of our markets, asking at least 400 customers in each country how likely they were to recommend Aviva. We then repeated the process with a representative sample of customers from our five main competitors in each market.

Overall in 2010, Europe showed a measurable improvement, especially in Czech Republic, Ireland, Lithuania and Poland, where action plans had been implemented based on results from the 2009 NPS survey. In fact, seven out of the 10 markets had a comparable or higher level of advocacy than our competitors. This is a superb result, as evidence shows that companies which can retain and build customer advocacy experience higher levels of growth.

By researching each market individually, the survey has given us market intelligence that enables Europe to set realistic targets for 2011, as well as ideas for how they can reach them. Each market has now received an NPS action planning toolkit and a detailed assessment of its results.

Pan-European advertising

Building a strong and successful brand to support our sales is a key strategic pillar in delivering our European vision.

Across Europe, we want our customers to know that Aviva stands for quality, integrity and exceptional levels of service. We want them to see how we are delivering on our brand promise of "recognition" in everything we do.

We are at the beginning of the journey, and our first pan-European regional brand advertising campaign in 2010 was the first concrete delivery of our message across our markets. This started in France and Italy and was followed by roll-outs in other key markets, promoting the Aviva brand and specific products such as health, life insurance, home insurance and business insurance.

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'Faces' is one of the three new creative ideas for Europe that make up the Pan-European advertising campaign.



In addition to our European campaign, the global brand advertising campaign 'You Are the Big Picture' launched on 4 October.



'Faces' is one of the three new creative ideas for Europe that make up the brand campaign. The other two, 'Pantomime' and 'Sunbeam', will be launched in other markets in 2011.

View the TV ads on the [French website](#) and [Italian press ads](#).

In addition to our European campaign, the global brand advertising campaign 'You Are the Big Picture' launched on 4 October. In the first phase of this campaign, the creative concept 'Faces' was widely seen on TV, on radio, in the press and on the internet.

Both campaigns focus on our brand promise of "recognition" – showing that wherever we are working, we are 'One Aviva'.

A consistent approach to responsible selling

Aviva Europe's vision is to be the indisputable leader in every space in which we choose to compete, while doing business fairly and ethically. We are committed to assessing our customers' needs and provide our sales teams with the knowledge and support to do this.

We apply fair treatment principles without exception and comply with all prevailing regulations governing the selling of financial products and services in our markets.

Effective questioning and analysis of the information provided by our customers are key elements in ensuring that our sales advisers understand needs and offer the right solutions.

For example, our teams in Hungary use a sophisticated fact-finding system covering pensions, savings and family protection, while in France, our Life business uses a key document (called the REBC) to compile and summarise all relevant information, including the customer's product knowledge and risk appetite. Without this document, the life insurance contract cannot be fulfilled. The sales advisers' remuneration is linked to their responsibility to update the REBC regularly.

Selling responsibly begins with effective training. In Italy, sales intermediaries and employees receive training on our e-learning platform, 'campus@aviva'. For partner salespeople we use e-learning solutions on partner platforms, with all content provided by us, so that customers choosing Aviva's products can expect the same service in all our sales channels.

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Developing our products and services

As our European markets evolve, we must continue to anticipate our customers' changing needs by developing new products and services for lower-carbon and more sustainable lifestyles.

Technology apps for the mobile generation

Across Europe, mobile phone usage continues to grow as smartphones bring ever greater connectivity into our daily lives.

At Aviva Europe, we're always working to understand how we can use new technology to deliver new customer benefits and opportunities. For example, in 2010 Aviva became the first health insurer in Ireland to launch an iPhone application, 'Health Mate'.

Health Mate promotes proactive health management and is designed to encourage Irish users to be more active, track their progress and achieve their health goals. While there are hundreds of health-related applications already available, Health Mate is the only pedometer application specifically for Ireland.

As well as working as a traditional pedometer, it also takes into account height, weight and gender to calculate the user's Body Mass Index (BMI), so users can track their personal health progress. It also comes pre-loaded with close to 100 popular walking and running routes in Ireland. It's just one more way in which we're finding new ways to interact with customers – and deliver additional benefits through new channels.

Award-winning products for the European market

Aviva Europe is developing innovative new products that are helping to meet the changing needs of customers, including an award-winning range of new launches in 2010.

Using the combined expertise of the product team across Europe, Aviva France launched a new savings product called Aviva Ambitio – designed ultimately to work in all European markets.

The product responds to the understandable loss of confidence in financial investments that many customers have felt in response to the recent economic crisis. Aviva Ambitio allows clients to take advantage of the stock and bond markets while protecting against loss of capital. Customers also have a guarantee that in case of a significant decline in the markets, the cash value of Aviva Ambitio can never fall below 80% of its highest attained value that calendar year.

In France, Aviva launched a range of new products in 2010 that are responding to many of the issues that customers tell us are important to them. For professional customers, Aviva France introduced Aviva Retraite Madelin, a life insurance product that allows customers to set up a retirement fund under France's Madelin law. The Madelin law allows self-employed people to deduct their taxable income contributions from a 'Madelin contract', giving them supplementary pension and insurance cover.

It was developed to encourage self-employed people to protect themselves better in their futures and is partly funded by tax savings. The product is very flexible, offering a large range of financial options to protect the retired customer as well as their close family.

In November, Aviva Retraite Madelin was recognised by the specialist French magazine *Les Dossiers de l'Épargne* and received a coveted 'Label d'Excellence'. Several other products for French consumers also won 'Labels d'Excellence', including Senséo Médical (protection) and Santhia (health) – also part of the Madelin offer; Convention Obsèques, a best-selling protection product where you can subscribe up to the age of 84; and Garantie des Accidents de la Vie, extensive accident cover with provision for different levels of disability. For the fourth year running, the 'Label d'Excellence' also went to Domifacil, a home insurance product.

Across Europe, we are developing our products to meet the needs of changing lifestyles and respond to emerging trends, in order to deliver prosperity and peace of mind.

Lower-carbon travel

Across Europe, drivers face rising fuel costs at a time of economic uncertainty and while we are all being asked to reduce our carbon footprints.

That is why we've developed innovative car insurance products for different European

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We've developed innovative car insurance products for different European markets that incentivise our customers to choose lower-carbon options.

markets that incentivise our customers to choose lower-carbon options – encouraging sustainable travel while providing the right protection at the right price.

There are a range of options for customers in our markets, including lower pricing options for hybrid vehicles and built-in price reductions for lower-mileage drivers. For example, since August 2010 we have offered our customers in Italy a special 50% discount to insure electric vehicles. In France, eligible customers that buy a new lower-emitting car can also qualify for a price reduction on car insurance and special credit terms and conditions.

Aviva Europe promotes the use of public transport through product incentives. For example, customers in France with an annual season ticket on public transport can receive a 10% reduction on their car insurance premium. Building on this, Aviva France has now reached an agreement with SNCF, the national railway, that will give our customers access to fare reductions on the long-distance Auto-train service.

Travel isn't the only area in which we're encouraging customers to take the sustainable option. For example, since 2007, customers of Aviva France have had specific cover for home heating and lighting equipment that uses renewable energy, covering solar panel and photovoltaic breakages.

Protecting health, safety and wellbeing

Across Europe, we're helping customers to respond to one of the greatest challenges we all face: looking after our health, safety and wellbeing. This includes understanding and responding to what both medical experts and our customers see as the most pressing issues – for example, a new product launched by Aviva Spain in 2010 provides cover for breast cancer.

In Poland, our medical package 'Bądź Zdrow' ('Stay Healthy') gives customers easier and quicker access to medical specialists, as well as diagnostic tests in a network of private medical facilities, providing the reassurance of speedy expert treatment if it should be needed.

We are also working to encourage customers to reduce unnecessary risks to their wellbeing where appropriate. In France, for example, we ran a campaign in partnership with a national road safety organisation to raise awareness of the danger of using a mobile phone when driving.

Socially responsible investment products

Increasingly, customers want to know the environmental and societal impact of their investment decisions, and Aviva Europe offers a range of Sustainable and Responsible Investment (SRI) products).

France, Ireland, Italy and Poland have SRI funds in their life products portfolios. They are managed by Aviva Investors, which has an average of 11 years' industry experience and was awarded European Pensions 'Best SRI Provider' in 2009 and 2010.

Aviva Europe continues to engage with our agents and partners to raise awareness of the opportunities offered by SRI funds. In France, we took a roadshow to our tied agent network. Presentations aimed at increasing understanding and discussions included SRI fund performance, customer demand and the range of funds available for customers.

Responding to the big freeze and volcanic ash

In 2010, the volcanic ash from Iceland in April and May, and later the 'Big Freeze' in December, caused major disruption to travel across large parts of Europe. However, at Aviva Europe we're in the business of dealing with the unexpected and making sure that our customers get the information, support and services that they need when the unforeseen occurs.

In Ireland, for example, we communicated useful information to customers to help them prepare for the 'Big Freeze' in advance of the extreme cold weather, including quick hints and tips for preventing frozen pipes and driving in adverse weather.

When European airspace experienced huge disruption to travel plans as a result of airborne ash from the Icelandic volcano, our Irish business ensured that there was useful information for our customers on the protection that policyholders could expect. We reassured our customers that we were taking a sympathetic approach, by refunding the premium if a single trip policy had been taken out, and by changing the period of the cover to account for travel delays.

Similar proactive approaches and speedy, practical support helped Aviva Europe customers to deal with these difficult circumstances right across our different markets in 2010 – a testament to our customer-focused approach and the dedication of our employees.

Aviva Europe Claims Centre of Excellence

As 'One Aviva', we are able to draw on the expertise, resources and experience of one of the world's largest insurance organisations to help us deliver better customer experiences.

Across Europe, we are always looking at ways in which we can better use our huge combined knowledge and the scale of our operations. To this end, the Aviva Europe Claims Centre of Excellence (CoE) was launched in July 2010, helping us to share best practice and innovation across our different European markets.

The Claims CoE is based in Dublin, Ireland, with a number of team members situated in

their local markets. The team is working in collaboration with the European markets that have general insurance Claims functions (France, Ireland, Italy, Poland and Turkey).

The Claims CoE team defined its mission as to:

"Work in collaboration with local markets to maximise the efficiency and effectiveness of Claims operations in the region. We will become a trusted partner to local markets and experts in our fields of work, championing innovation and cross-border learning and continually seeking excellence."

Within six months of opening, the Claims CoE is already helping us to work more consistently and efficiently and ultimately to deliver better customer experiences across Europe – a great start, even by our high standards.

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Listening to our customers

Listening carefully to what our customers tell us and responding swiftly and appropriately is at the heart of what makes Aviva one of the most successful insurance and pensions organisations in the world.

Aviva Europe receives customer feedback through a variety of channels, including our corporate websites and through contact with our staff and networks of agents. The insight we receive and the way that we respond to it is fundamental to the way we do business.

In Ireland, for example, our customer feedback team contacts 20% of its resolved and fully upheld customers, and feedback is passed to relevant business units with recommendations for improvement. Any issues are carefully monitored through to resolution.

Of course, since our customers are our priority, we take any complaints they make very seriously. We assess complaints, requests and enquiries about any issues in an unprejudiced and fair manner.

In our general insurance and life business in France, for example, there are dedicated services to deal with any complaints. Key Performance Indicators (KPIs) are regularly updated in order to manage the number of complaints received and response times. In 2010, in general insurance, there were 1,906 complaints, 71% of which were resolved within seven days.

Best practice processes are in place in our markets to ensure transparency, accountability, rapid solutions and continuous improvement. The system we have in place in TurkeySA, for example, is certified to the ISO 10002 Complaints Management standard.

Every customer relationship is highly valued in Aviva Europe, and keeping our customers loyal and satisfied is an absolute priority. We manage this in a variety of ways, including regular customer retention meetings at all levels of the business, which review customer numbers and set retention targets.

The economic downturn in our markets has presented real challenges. This was very evident in our Lithuanian business, which saw a significant fall in retention rates between 2008 and 2010. Recognising the difficulties faced by our customers, with growing unemployment in the country and falling GDP, we offered our Life customers who were experiencing financial constraints non-standard conditions including payment reductions and premium holidays.

Customer satisfaction is our ultimate indicator, which we measure and track in relation to our own performance as well as benchmarking ourselves against our major competitors.

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Listening carefully to our customers and responding swiftly and appropriately is at the heart of Aviva.

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Engaging externally

Helping to shape the European regulatory environment

In 2010, our then European finance director, Tim Harris, joined industry leaders and influencers at the European Commission Financial Conglomerates' conference to discuss whether the current European regulatory framework is adequate for the supervision of our industry in the future.

Tim spoke candidly about the need for regulation to strike a balance between the interests of investors, regulators and customers. Equilibrium is essential to ensure that consumers' need for prosperity and peace of mind is met sustainably over the long term.

Regulation should focus also on the activities rather than institutions or groups themselves. The banking and insurance sectors have different business models and differ in terms of regulation, with a lack of systemic implications for insurance providers. Tim explained to the conference that this was central to Aviva's reasons for supporting Solvency II as the most appropriate framework for insurance supervision, given its focus on the effectiveness of risk management.

Keeping a dialogue open between regulators and industry is central to a successful outcome and to sustain a stable balance between the interests of stakeholders, regulators and industry.

The opportunity now exists to build consumer confidence and trust in the financial sector, and help address public policy challenges.

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Tim Harris, Aviva Group, deputy chief financial officer and chief capital officer.

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Gaining recognition

Award for European communications team

Aviva is committed to open and collaborative communications with its employees, helping us to share our expertise and deliver a better service to our customers. One key way in which we're doing this is through Aviva World, our global intranet site, which has been recognised externally for improving internal communications across our European businesses.

Aviva Europe's online communications team won an Award of Excellence at the Institute of Internal Communication presentations in London in June 2010. The team was recognised in the 'Best In-house Team – Corporate' category of these prestigious annual awards for launching Aviva World across Europe as a core, multilingual communications channel.

The very clear strategy across Europe and the determination of the communications teams to help deliver that strategy in a visible way was a clear winner in the judges' eyes, who commented: "The challenge of communicating across multilingual sites where the majority of colleagues were non-English speaking, and communications were patchy, made this entry really stand out." The judges also called it "a cross-cultural project delivered with great success" and added: "The team was a trailblazer for the way in which a new operating system was used for such a complex solution."

Industry recognition for our talent

Aviva Europe employees were recognised in 2010 with a number of awards from the Polish Chamber of Insurance in Warsaw.

Decorations were awarded by the Polish President, Bronisław Komorowski, including the Golden Cross of Merit for the first chief executive of Aviva Poland (at that time called Commercial Union), alongside Bronze Crosses of Merit for Aviva Europe's retail director and Aviva Poland's CEO and corporate secretary.

A further 10 Aviva Poland employees also received recognition, and overall Aviva Europe won more awards than any other company present for the leadership and professionalism of our employees.

Elsewhere, Aviva Russia's CEO was rated in the top 10 'Most-wanted Managers', voted for by executive recruitment specialists in the leading Russian business weekly, *Profile* (published in cooperation with the influential German magazine *Der Spiegel*).

Industry experts have been impressed with Aviva's entry into the Russian market and its rapid growth. Since being licensed in 2006, Aviva Russia has proved a stand-out example of successful operations among foreign competitors in Russia, and has consistently exceeded local market growth rates.

Today, Aviva's Russian business holds the fourth spot among life companies and is No. 2 in the competitive corporate pensions segment.

European award for Irish Health Insurance

The HSBC Growth Strategy of the Year Award was a keenly contested category at the 2010 European Business Awards, so we were delighted when Aviva Health Insurance Ireland was selected as a Ruban d'Honneur recipient.

The European Business Awards chose to progress Aviva based on our "true market challenger" status, and that we moved into a market "dominated by a duopoly [two major players] with a history of customer inertia".

Aviva health insurance employees were recognised for having fully embraced the challenge and our "innovative approach, coupled with the heritage and strength of the Aviva brand, has proved to be a winning formula".

Aviva Ireland's marketing director, Vanessa Hartley, said:

"It is an excellent achievement for our health company in Ireland and demonstrates the external recognition of our single-minded focus in working to achieve our objective of insuring 500,000 lives by 2013 ... Aviva is proud to represent its staff, its customers and partners in the next stages of this award."

It's another example of how Aviva's vision and customer focus is recognised as outstanding in both strategy and execution, even when compared to other industry sectors.

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Andrey Dubinin, CEO, Aviva Russia.



Maciej Jankowski, CEO, Aviva Poland.

Aviva Europe's brand reputation

In 2010, Aviva Europe consolidated its leading position as a brand trusted for quality, innovation, customer focus and integrity.

Based on operations in 2009, Aviva Life Poland was recognised as 'Best Life Business' in 2010 by the leading Polish daily newspaper. The annual 'Rzeczpospolita' awards are presented to the best financial institutions in the country.

Maciej Jankowski, CEO of Aviva Poland, said:

"We entered 2009 with uncertainty about the scale of economic downturn and market decline. Our company managed to keep revenue on regular life premiums stable. Cost control and higher revenue on deposits have contributed to an improvement in our profitability."

Brand reputation was also the focus of the 'Superbrands in Turkey' awards in 2010, and AvivaSA's private pension business made the shortlist. The survey was conducted in 86 countries among more than 1,600 businesspeople in 22 sectors.

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Climate change and environment



We're managing our climate impacts through energy efficiency and engaging with our employees to promote good practice.

We've moved forward this year ...

- Managing our impacts
- Engaging with employees on environmental issues

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Managing our impacts

Initiatives across Aviva Europe focus on the efficient use of energy and natural resources, and we are exploring opportunities for continuous improvement throughout our operations. Examples are included below.

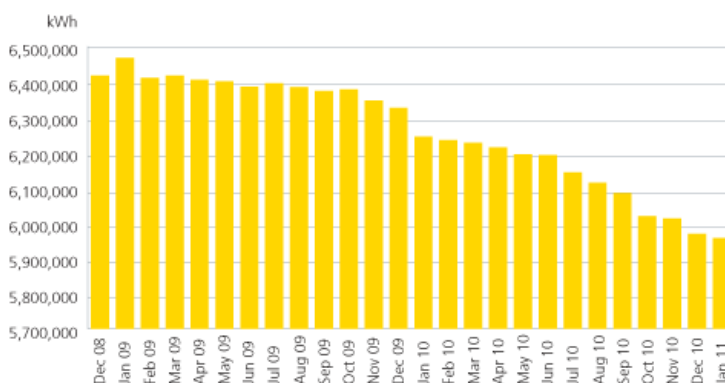
Energy use

Across Aviva Europe, we seek to purchase green energy wherever this is feasible, and are focused on energy and carbon savings through efficient processes and effective use of technologies.

Aviva Spain, for example, has reduced energy use through green electricity purchase and eco-efficient equipment. In 2010, Aviva France signed a new energy supply contract for the Montaigne head office, which is now partly supplied by green electricity (21% of its electricity comes from renewable energy).

In Ireland we have renewed our contract with green electricity providers Energia, which provides us with 100% green energy. Energy consumption in our Irish offices is at its lowest level ever (5.95GWh), due to cumulative efficiencies gained from an improved building management system.

Aviva Ireland Annualised Energy consumption, kWh, 2009 and 2010



Water use

Minimising the unnecessary usage of water is a key environmental consideration in Europe – as it is elsewhere around the world – and an issue that Aviva Europe takes very seriously. Measures including flow restrictors on taps in France, Ireland and Turkey have resulted in a 20% decrease in water use there. In Aviva France, after a pilot which reduced water consumption in our Montaigne head office, water flow restrictors are being gradually implemented in 10 major centres.

Paper use

Paper consumption represents a significant part of Aviva Europe's CO₂ emissions, so we're constantly looking at new ways in which we can reduce our paper usage and therefore minimise our carbon footprint. In Spain, for example, Aviva has adopted an ISO 14001 certified printer paper (approved by the World Council for Sustainable Development) that uses 18% less wood, 14% less water, 23% less power and generates 6% less waste than a standard paper.

Meanwhile, Aviva France is progressively replacing standard office paper with a lighter PEFC certified paper (from sustainable, well-managed forests) in order to reduce CO₂ emissions. The next step will be to replace the paper used by all the distribution networks.

Effective and efficient use of an optimum number of printers is another area in which we are progressing, with reductions made where possible. Aviva France participates in 'Shared Document Services' as part of building our pan-European business and achieving environmental and cost benefits.

Paperless processes are being developed throughout Aviva Europe: for example, our 'Starification' IT project in France. This technology is used by Aviva DSF and brokers, and enables clients to carry out most of their transactions online in a secure and efficient environment. We are extending it to all products and networks.

Sustainable buildings

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In many of our markets there are recycling facilities for employees. Where possible, paper is sorted for recycling.



Our strategy remains to minimise business travel wherever possible, and we have recently developed a Europe-wide telepresence and videoconference capability to support that strategy.

Across Aviva Europe, minimising the environmental impact of the many buildings we occupy continues to remain an important priority. In particular, we seek to ensure that any new buildings we commission or move into are built to recognised environmental standards.

At the end of 2007, Aviva France launched its 'Carpe Diem' tower project at La Défense in Paris, a property investment which aims to achieve High Environmental Quality – a leading standard in sustainable design and construction – as well as the gold Leadership in Energy and Environmental Design (LEED) standard. The project began in 2010 and the building is due to be completed in 2012.

Aviva in Spain also moved its headquarters in Madrid to Camino Fuente de la Mora, providing a new, modern building that improves employees' working environment and is very well-connected to public transport.

Travel, transport and telepresence

At Aviva Europe, we're working to reduce the environmental impact of our business travel through a variety of programmes and initiatives.

The need to implement significant business changes in 2010 has led to unavoidable increases in air travel (up by 134%) and associated CO₂ emissions (up by 123%) compared to 2009.

Nevertheless, our strategy remains to minimise business travel wherever possible, and we are currently developing a Europe-wide telepresence and videoconference capability, starting with 13 new telepresence and videoconference meeting rooms across Europe.

This will offer many benefits to Aviva Europe employees, such as:

- Reducing air kilometres and CO₂ emissions
- Decreasing travelling costs
- Cutting physical trips (and reducing health and wellbeing risks for our employees)
- Increasing work efficiencies.

To support this we have also adopted environmentally progressive policies. Our travel policy is that whenever possible employees will travel by train rather than air, and when it is necessary to use a hire vehicle, employees should travel in a small-engined car.

Waste management

Aviva Europe has waste reduction measures and aims to divert the waste going to landfill by increasing the proportion of recycled waste.

In many of our markets, toner cartridges, cans and caps are sorted and recycled, and there are recycling facilities for employees. Where possible, paper is sorted for recycling. Mugs have been distributed to all employees to use instead of disposable cups. Every new employee receives a mug, and the employees that use one receive a discount on coffee and tea prices.

We have also been thinking outside the box to reduce impacts. In the area outside our offices at Aviva Sigorta in Turkey, we've replaced chemical insecticides with insect-eating chickens. This novel but effective method of keeping biting insects at bay is environmentally friendly and cost-effective.

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Engaging employees

Reducing our carbon footprint in 2010: the 10:10 campaign

By working together as 'One Aviva' across our different European businesses, we're continuing to improve our environmental performance as well as build on our commercial success.

In 2010, our 10:10 environmental campaign was launched across Europe, with one simple objective: to reduce Aviva Europe's carbon footprint by 10% in the calendar year.

Our approach was twofold. First, we developed an environmental action plan for each Aviva Europe market. Aviva Europe corporate responsibility (CR), with support from Operations (Facilities and Procurement), provided a range of reduction initiatives for implementation, from using low-energy lightbulbs to sourcing renewable energy. Markets were also supported to improve the quality of environmental data reporting.

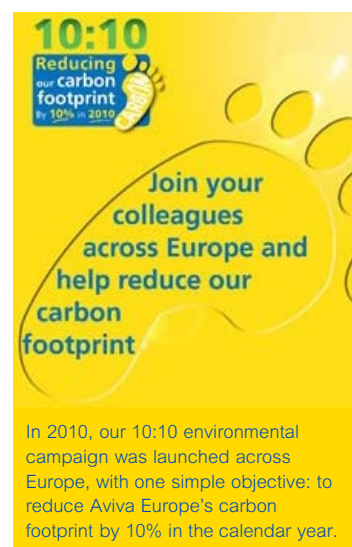
Second, we established an employee communication campaign. This ran throughout 2010, with regular communications through our regional CEO's monthly messages, local CEO communications and intranet newsfeeds to highlight Aviva's efforts and encourage employee participation.

The campaign aimed to form a network of 'Environmental Champions' in each market, who have a remit to maintain interest and enthusiasm. The campaign encouraged employees to make pledges such as car sharing and switching off computers and printers at the end of the day. More than 200 people from across Europe pledged their support to the campaign.

Other initiatives included the following.

- Aviva France joined the Good Planet Foundation and invited employees to make pledges on environmental issues.
- Aviva Poland encouraged employees to collect waste batteries and plastics for recycling, and raised awareness about printing emails only when absolutely necessary.
- Turkey: AvivaSA celebrated 'World Environment Day' on 5 June. This included a communication to all AvivaSA employees about global warming, climate change and environmental pollution.

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Financial capability



It's important for consumers to have an understanding of financial matters as part of making plans and decisions to secure the financial future.

We've moved forward this year ...

- Empowering and educating consumers
- Building capability through education

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Empowering and educating consumers

Addressing the European pension gap

One of the biggest challenges for people across Europe is how to finance their retirement, especially in the context of ageing populations, with the ratio of retirees to workers set to increase from 1:4 in 2010 to 1:2 by 2060 (EU 27 forecast old-age dependency ratio, 2010–2060, Eurostat). The question of who will have what, and how to meet the need, is equally relevant to governments and regulators.

Aviva Europe's 'Mind the Gap' study and campaign goes to the heart of our purpose to provide prosperity and peace of mind. It represents the start of a longer-term commitment by Aviva to explore and address these issues collaboratively at both the national and European level. It is the first study to publicly quantify the size of the pensions gap in Europe, and we are using its insights to drive positive change that will help our customers to achieve a more secure future.

Engaging on pensions policy

We believe that it is vital to engage with policymakers across our markets. As part of this, our 'Mind the Gap' campaign, which covered 12 countries in 2010, focused on debating with governments around the reform of national and EU retirement policy. The report (published in 12 languages and including 12 specific country reports) was sent to more than 300 European policymakers and influential Brussels-based stakeholders.

Our calls to action include:

- The creation of a European Quality Standard for pensions
- The establishment of a European Pensions Savings Target variable by country
- The issuing of regular pension statements to all citizens
- A review of national measures to encourage savings.

These were debated at an Aviva-sponsored breakfast in the European Parliament with a selection of MEPs, Commission officials and civil society representatives.

'Mind the Gap' underlines the fact that individuals across Europe will need to take more responsibility for their pension provision. It is vital, therefore, that we join forces with others to increase people's awareness that they should start saving as much as possible, as early as possible.

We will continue to debate on solutions with stakeholders at regional and national levels during 2011, increasing our focus on consumers, to draw them into the debate and act to improve their saving for retirement. As part of this, Aviva Europe is planning a contact and education programme at regional and national levels with journalists and political stakeholders, and we will continue to communicate the findings and recommendations of the 'Mind the Gap' report.

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In 2010, our 'Mind the Gap' campaign covered 12 countries across Europe.

€9,000 more

In 'Mind the Gap', Aviva Europe estimates that some Irish citizens would need to save up to €9,000 more every year on average, to fully close the pensions gap.



Directors Excellence Awards in Prague in 2010. The awards honour outstanding achievement in the communications profession on a pan-European scale.

'Mind the Gap' in the news

The launch of Aviva Europe's pensions gap research took place across Europe on 22 September 2010. The day began with strong press coverage in the UK, which was followed by broadcast interviews with the BBC, Bloomberg and CNBC.

Later that morning, well-attended media and stakeholder events were held simultaneously in seven countries across Europe. The key messages which we were aiming to communicate came through strongly in coverage across our markets, including large circulation dailies and the financial press:

Our 'Mind the Gap' campaign was named 'Best Financial Campaign' at the European Association of Communication

In 2010, AvivaSA's CEO became the chairperson of the board of directors of the Turkish Pension Monitoring Centre (EGM). This is an important and influential role, making our CEO a key industry spokesperson on a topic of increasing concern.

At the awards ceremony, our campaign was described by the judges as:

"A pioneering pan-European campaign to quantify Europe's 'pensions gap', demonstrate Aviva's leadership, expertise and customer focus, creating stakeholder debate underpinned by strong policy recommendations. Politicians and policymakers welcomed Aviva's report as improving understanding of the current situation of pension provision across the EU."

[► More on 'Mind the Gap' and the European pensions gap](#)

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Building capability through education

Aviva Europe's strategy is to reach as many consumers and business partners as possible by providing engaging and useful information tailored to local market conditions in a variety of media. Online channels are embraced by our businesses, providing valuable ways to increase understanding, create relationships and maintain trust.

European websites promote better financial understanding

Aviva websites across our different European markets are helping customers to understand better the financial issues that they may face, and what they can do to respond to them.

For example, Aviva Romania's website for financial education – www.e-viata.ro – informs visitors about life insurance and pensions available in Romania. The website is non-branded and provides clear and practical information on life insurance in general, not just products offered by Aviva Romania. Browsing the site does not involve any commitment to buy a product.

Visitors to the site can ask to be contacted by a financial adviser for more information or receive a free financial analysis. Audio and video content of experts talking about key topics gives the sense of a personal interaction with an insurance consultant. There are straightforward explanations of financial terms, making topics which otherwise might seem complicated as clear as possible.

In March 2010, Aviva France launched a dedicated website to allow our general insurance clients and prospects to understand better the financial crisis and the possible consequences on their personal situations.

The website reflects our whole approach to our customers: recognising each customer as an individual, understanding their needs and circumstances, and providing expert advice on protecting against risks.

The site is regularly updated by Aviva France marketing teams with articles on financial markets. Newsletters and information in the customer's personal website (accessible from aviva.fr) are regularly posted at www.questions-finance.com

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Aviva Romania's website for financial education – www.e-viata.ro – informs visitors about life insurance and pensions available in Romania.

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Attracting and retaining talent



Aviva Europe aims to be the most admired, trusted and successful company in our industry and region. To achieve this, we must deliver our promise to our employees: "At Aviva I am recognised for who I am and what I contribute matters." This embodies and supports a culture of recognition and high performance.

We've moved forward this year ...

- Acting on our commitment to diversity
- Engaging employees
- Promoting our values
- Building pride in Aviva
- Recognising and empowering colleagues
- Talking Talent
- Developing our workplaces

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Our commitment to diversity

Our diversity vision

Aviva Europe is grounded in principles of embracing, valuing and using diversity as a strength. Our competitive advantage depends on teams with members from different backgrounds, experiences and perspectives who feel valued for the positive contribution that they can make to our success.

Aviva Europe's commitment to diversity benefits customers, employees, shareholders, business partners and wider communities, helping us to deliver our brand and employee promise. We use it to identify, attract and retain the best talent, increase leadership and organisational flexibility, creativity and decision making.

Diversity action planning

The EU has some of the most advanced anti-discrimination laws in the world, such as the Employment Equality Directive (2000/78) and the Racial Equality Directive (2000/43). Additionally, each country has specific local legislation in terms of anti-discrimination, yet as a minimum standard each business must be 100% compliant with both.

Compliance with equality legislation and respect for the diversity rights of individuals are enshrined in our people strategy and policy. Aviva Europe uses this, coupled with local expertise, to develop annual diversity action and development plans reflecting the different levels of engagement and understanding that currently exist in our markets.

To help ensure that our market managers understand key requirements, we have provided briefing material to communicate the broad European legislative framework and a practical tool to guide the development of local diversity action plans.

By the end of 2010, diversity plans had been created for our French, Irish and Polish businesses. These focus on core themes including age, disability, gender and origin. Strategy and progress on these plans is reported to senior management within each market.

Examples include the following.

Gender

There are many policies in place across Aviva Europe to promote gender equality. These include Aviva Ireland's policies on maternity, paternity and parental leave, new and expectant mothers' policy (including our pregnancy, posture and recovery programme), flexible working hours and part-time working.

In our workforce in Ireland, the largest population of women are in grades where flexitime is available. 27% of our female employees in our Irish business benefit from our flexitime policy, and 13% of Aviva Ireland's women employees have permanent part-time working arrangements.

Disability

Aviva Europe values the unique capabilities, experience and attributes of every employee. We aim to facilitate employment for people with disabilities, and in France we have signed an agreement that will enable us to reach our objective of 3% disabled workers in the French workforce.

Aviva France – a signatory to the French National Diversity Charter since 2007 – has achieved its 2010 disability recruitment targets, and the people that we welcome into the business include employees recruited into senior and highly skilled positions.

'Think Again': a pan-European tool

We launched 'Think Again' across Aviva Europe in 2010 – an online, interactive tool to raise awareness about diversity among our employees.

'Think Again' presents everyday work scenarios to help people better understand the importance of diversity for our business and for individuals. It is user-friendly and available in all Aviva Europe's market languages.

In the six months since launch, approximately 350 Aviva Europe employees completed it. It is now also part of the learning and development curriculum programme, 'managing@aviva', which is aimed at new people managers across Europe.

Europe-wide collaboration on diversity management

Aviva Europe is part of an EU pilot led by CSR Europe (the leading business network), to develop a European benchmark on diversity management, with the focus on

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There are differences we see and others we don't, but each and every one makes us who we are and helps us to deliver 'One Aviva'.



We launched 'Think Again' across Aviva Europe in 2010 – an online, interactive tool to raise awareness about diversity among our employees.

comprehensive and inclusive models.

In 2010, activity included:

- The analysis of existing international benchmarking systems with respect to standard practices
- Draft design of a benchmarking questionnaire
- The design, implementation and integration of Diversity Management in organisations
- Conclusive evaluation and reporting to the European Commission.

A report is being presented to the European Commission along with recommendations for further consideration.

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Engaging employees

Aviva Europe integrates CR into all areas of its internal communication to increase understanding and encourage involvement. We engage proactively using all available channels and formats.

A section of Aviva World, the group intranet, is dedicated to CR, and we complement this with specific information related to Aviva Europe and our markets. In France, for example, the company's e-newsletter has a dedicated section called 'Acting responsibly'. At the end of 2010, this approach was extended to our distribution network in France.

As well as general communication channels, we use induction processes: for example, our programme for new joiners to the sales team in Turkey includes education on CR-related issues (which is the first of its kind in Turkey), and new joiners in France and Ireland receive material and presentations on our approach to CR, the Aviva Foundation in France and useful links.

Our CR programme is strongly linked to major societal and environmental issues, including the need and suffering of [street children](#), and the need to safeguard the [environment](#). Activities are often linked to national and global events, such as Sustainable Development Week and Waste Reduction Week in France. In 2010 our employees in France had the opportunity to meet and listen to Chief Raoni, a representative of Amazonian indigenous peoples, who came to our offices and addressed a gathering of 100 employees as well as our market chief executive.

Our programme also encompasses local issues relevant to our markets (see [Supporting local communities](#)), which reflect our employees' passions and concerns. In Ireland there is a well-established volunteer programme, which provides many ways for employees to volunteer in some capacity during the year, whether through taking part in fundraising activities, donating unwanted books, clothes, toys or using their professional skills.

Giving something back on Aviva Day

First launched in 2009, Aviva Day is now an annual event through which we celebrate being 'One Aviva'. It's a key date in the year for Aviva Europe, and one on which our employees can help to give something back to the communities in which they work through their involvement in community projects, fundraising and volunteering activities.

On Aviva Day 2010 (11 June) we launched our [Street to School](#) projects in Italy, Lithuania, Romania, Russia and AvivaSA, and all across the business there were team activities, involvement, enjoyment and learning.

This meant that employees in Russia, the first market to join the 24-hour global event, were greeted with branded gifts before attending a staff meeting then taking part in voluntary work for the Russian Street to School project. Meanwhile, Lithuanian staff welcomed children living in orphanages to their branch offices before taking them on a trip to a local park or castle, then completing the day with a picnic. Romanian staff launched their annual fundraising campaign with United Way, raised almost €400 for Street to School and collected 'yellow ideas' for small changes that can improve Aviva Romania's performance.

AvivaSA staff in Turkey took part in a 'Best Aviva T-shirt' competition and a 'happy hour' during which they supported Street to School. Employees at Aviva Sigorta in Turkey were treated to a mini-concert by a special singing group and collected donations for Street to School.

Aviva Day in Europe was a chance to celebrate our employees as well as provide opportunities to contribute to the community. Members of staff in Hungary were greeted by a balloon and gifts, and a room was set aside specifically for relaxation and to take part in online events. They also had CR activities including raising money for Hungarian flood victims, and the day ended with a 5.5km run around nearby Margit Island. Meanwhile, employees in the Czech Republic took part in activities that included volunteering to clean up a local park, and held a 'Best-dressed in Yellow' competition. Our Czech employees were the most active in the special Aviva Day online forums.

Staff in Italy enjoyed an Aviva Day picnic, took part in presentations and discussions, and heard from a representative of L'Albero della Vita, the children's charity supported by the Italian Foundation, as part of our Street to School programme.

The French team welcomed the regional CEO, who spoke to managers before leading his team to victory in a friendly football match. There was also a picnic and picnickers paid €1 for their food, which went to Save the Children.

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As part of Aviva Day 2010, Lithuanian staff welcomed children living in orphanages to their branch offices before taking them on a trip to a local park or castle, then completing the day with a picnic.

Poland's charitable activities included making blood donations and employees also held a 'Yellow Construction' competition. Elsewhere in Aviva Europe there was €2,000 raised by Irish employees for Street to School and our centres in Cork, Dublin and Galway saw celebrations that included picnics, presentations, fun tournaments and lots of yellow.

The Spanish team were greeted with bags of sweets and an office decorated with pots of yellow flowers. Staff donated food bags to charity and Aviva gave €2 to the Orbayu Foundation for every kilogram of food provided, before ending the day with a picnic.

The Europe team in London celebrated by taking a picnic lunch with colleagues from Group Centre – and attended a specially developed 'language and culture' class – a lighthearted look at how we speak and behave across Europe.

It was a great day enjoyed by Aviva Europe employees across all our different markets, showing how by working together we can make a positive difference in the communities in which we live and work.

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Promoting our values

Aviva Europe promotes the group values of performance, integrity, progressiveness and teamwork. These are the foundation on which objectives are set. Our performance review structure ensures that employees receive feedback on how they are meeting our values. Aviva Spain reinforces this strategy by including the Aviva values in every skills-based training programme, so that attendees can link the learning to their daily routines.

The Quantum Leap programme is designed to support Aviva's transformation to become one pan-European company and the most admired, trusted, sought after and financially successful company in our industry and region. At all stages of our transformation we are encouraged to be engaged and become part of this transformation and, in doing so, live the Aviva values.

The groupwide intranet, Aviva World, is accessible to most employees in Aviva Europe, and allows us to promote Aviva values through permanent webpages dedicated to bringing them to life for employees. In 2010 we saw a 100% increase in the number of hits on Aviva World in Europe, proving it to be the most accessible communications channel.

However, through quarterly internal communications effectiveness surveys, our employees have told us that their preferred communications style is face-to-face. So, other mechanisms include open and honest updates, presentations and discussions with senior managers and line managers, helping to keep employees informed and highlighting our performance. Employees attended CEO Roadshows and Our Summit events in 2010, and weekly briefing packs and newsletters were distributed to line managers to share with their teams.

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Employees attend a CEO Roadshow in Dublin, 2010.

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Building pride

LEAP and Spotlight Awards are given on a yearly basis to those who have embodied the Aviva values. They promote recognition within the company and focus on performance, integrity, progressiveness and both individual and team accomplishments. We want all our employees to feel pride in Aviva, as part of creating a work environment where excellence and integrity are valued, individual employee contributions are recognised and people are empowered to be the best that they can be.

LEAP Awards recognise and reward colleagues who demonstrate one or more of our LEAP behaviours – Leadership, Entrepreneurship, Accountability and Performance – in an outstanding way during 2010.

We all understand the challenges that we face in our business, but we also recognise that with the right response to these challenges, we will succeed – outperforming our competitors and delivering on our vision for Aviva Europe.

For each of us it is critical that we focus on delivering exceptional performance on an ongoing basis. This demands certain behaviours without which we would not be able to realise our ambitions. These behaviours are what we refer to as our LEAP behaviours:

LEADERSHIP – We enable others to perform, develop and contribute to our success.

ENTREPRENEURSHIP – We bring passion to new opportunities and want to make a difference.

ACCOUNTABILITY – We recognise that we all have ownership of our challenge and think and act like this is our own company.

PERFORMANCE – We are focused on delivering the outcomes we need to deliver.

In January, Aviva Europe launched our LEAP Awards, whereby we would have the opportunity to recognise the contribution of our colleagues who made a significant contribution in 2010 and demonstrated:

- Performance significantly beyond the requirements of their position
- Outstanding achievements of a critical element in an important project or initiative, e.g. Quantum
- Completion of an assigned task or responsibility outside the normal scope of their role
- Demonstration of actions that resulted in significant customer or client satisfaction
- Development of innovative and effective practices or procedures which significantly impact business unit or function performance.

Establishing a LEAP culture in our business is essential to ensure that we achieve our vision of being the most admired, trusted, sought-after and financially successful company in our industry.

Our Aviva Employee Promise states: “At Aviva I am recognised for who I am, and my contribution matters.” The LEAP Recognition Awards illustrate our commitment to recognising employees’ contribution to the business.

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Recognising and empowering colleagues

Success for Aviva Europe in the 2010 Customer Cup

Aviva Europe was recognised in the 2010 Customer Cup awards, a groupwide annual competition, for producing winning ideas to benefit our customers, the business and the environment. It empowers people from all across Aviva to come together in teams, be recognised for their contribution and have fun in the process.

In 2010, 58 teams from Aviva Europe entered (out of a total of 203 across the whole of Aviva), and 21 teams from Europe went through to the semi-final stage, with eight collecting a coveted platinum award for their projects. Projects with a CR focus included:

- Improving document management processes to reduce paper use and increase service efficiency for customers
- Breaking down barriers and making our company more accessible for customers, including web and branch access
- Redesigning annual benefits statements to make them more user-friendly and easy to read for customers
- An e-fulfilment project to provide secure and convenient access to documentation, with the added benefits of carbon savings and cost management.

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Talking Talent

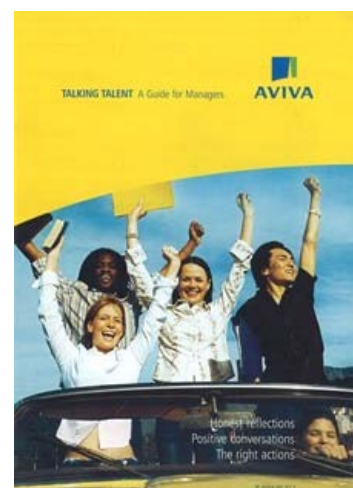
We want our employees to fulfil their career aspirations and perform at their best. We believe that anyone can be a leader, and we want to empower people to take personal responsibility at any level of the organisation, whatever their role may be.

Our Talking Talent programme provides a consistent framework for identifying and developing potential and talent wherever it exists. This includes talent reviews between individuals and managers, which identify if a person is ready for promotion or a lateral move.

We also use a talent matrix to allow managers and HR departments to identify high-potential employees. In 2010, more than 700 employees in our French business attended sessions which outlined these processes and opportunities.

It's also vital to match the right people to the right roles and take action where there are gaps. Aviva Europe operates internationally, so having a mobile and talented workforce is important. We have internal mobility programmes and our HR teams are developing processes and capability to assist employees with this, leading to better identification of skills to match to roles.

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Developing our workplaces

We want to make every part of Aviva Europe an attractive, healthy and safe place to work. Aviva carries out risk assessments at all locations in accordance with legislative requirements and the Aviva Group Health and Safety policy.

Our employees' health, safety and wellbeing are of paramount importance. We have comprehensive programmes to promote this, ranging from ergonomic advice when working in front of a computer screen, to training in safe, proactive driving.

We are a progressive employer and want to maintain a working environment that enables every employee to perform at their best, recognising the need for employees to balance their working and home life. To achieve this, we offer opportunities for flexible working, including part-time employment.

In Aviva France, for example, approximately 13% of the workforce benefit from part-time contracts, and Aviva has signed the French Corporate Parenthood Charter, which commits companies to create an environment that is favourable to working parents, especially expectant mothers.

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Aviva Europe Head Office, Dublin, Ireland.

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Developing communities



In our diverse markets, our community programme is aligned to different local needs and to our corporate strategy, which is to provide prosperity and peace of mind.

We've moved forward this year ...

- [Helping European children in need through Street to School](#)
- [Supporting communities across Europe through wide-ranging initiatives to address local issues](#)

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Street to School

Helping children across Europe

Europe is a major part of Aviva's global Street to School programme. However, due to the challenges posed in having culturally different markets in Europe, Street to School is being rolled out on a phased basis. During the first phase, in 2010, we created partnerships in 10 out of our 12 markets and launched Street to School to employees.

To identify appropriate Street to School charity partners, we followed lengthy due diligence processes to ensure that the charities operated in a professional manner and were the right fit for Aviva, and for Street to School, charity partnerships were launched. Where possible, we asked employees to vote on their preferred partner.

Street to School projects in Europe



Summary: Our charity partners



Turkey

Turkish Social Services and Child Protection Agency, SHCEK, rescues street children, helps them back into school and reunites them with their families, where possible. There is also a safe home for street children in one of SHCEK's centres.



Italy

L'Albero Della Vita helps children who have been removed from their families by paying for one-to-one teaching and helping them with their psychological needs.



Russia

Through United Way, Aviva Russia has partnered with the Taganka Children's Fund. The organisation operates a centre for children at risk of giving up school and works with children involved in crime to rehabilitate them and encourage them in school.



Romania

Save the Children Romania help children get back into mainstream education through their educational centres, provides social work on the street and helps care for children with tuberculosis.

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Due to the challenges posed in having culturally different markets in Europe, Street to School is being rolled out on a phased basis.



Ireland

Focus Ireland work to end child homelessness by working with school children, researching homelessness prevention and providing support services for those at risk or already homeless.



Spain

SOS Children's Villages work with families who are responsible for the long-term care of children who can no longer be with their biological families. The support helps these children experience stable relationships so they can become independent young adults.



Lithuania

Pokyčių Kelias supports three Foster homes in Lithuania with social skills training seminars for teenagers, individual psychological support, vocational guidance, and crisis intervention for children living in institutions.



France

Zup de Co support children from underprivileged families and children who have learning difficulties to stay and succeed in school through individual mentoring and coaching.



Poland

Fundacja Przyjaciółka provides educational opportunities to children from disadvantaged communities who are at risk of marginalisation and social exclusion. They help them to acquire new knowledge, experience and skills, discover passions and competencies, learn from life role models, discover their potential and obtain assistance in planning educational paths.

Phased implementation

Aviva as a whole has dedicated around half of its community investment to [Street to School](#), our five-year global programme that is aiming to help 500,000 street children around the world. Aviva Europe is implementing [Street to School](#) on a phased basis across our markets.

On Aviva Day 2010 (11 June) we launched our Street to School projects in Italy, Lithuania, Romania, Russia and AvivaSA, while France, Ireland, Poland and Spain followed in the latter half of the year.

Having the support of our employees is one of the main contributing factors in the success of Street to School. Throughout 2010 we have been working to increase both the number of volunteering opportunities and the number of employees volunteering, and we hope to build on this further in 2011.

During Phase 2 in 2011 we will explore the external aspect of Street to School. The external campaigns will be designed to build the profile of the Street to School programme, while highlighting the plight of disadvantaged children and the local charity partner in the local market.

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Supporting local communities

Across Aviva Europe, in addition to our flagship Street to School programme, we respond to specific local needs through a range of community projects that reflect the passions and concerns of employees and enable us to share our time, resources and expertise where we can make the most difference.

▼ France

▼ Ireland

▼ Italy

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▼ Turkey

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France

In 2010, the Aviva France Foundation supported 23 charitable projects aimed at helping children and elderly people in need, both in France and overseas. The total amount donated was €171,242. Four projects were dedicated to elderly people and 16 to children.

For example, we are supporting the work of charity partners in Burkina Faso, one of the world's poorest nations. There, Aviva is funding projects to:

- Fight childhood malnutrition – well over 700 children have been reached through SOS Sahel
- Build maternity and labour rooms for expectant mothers – 150 women will benefit through Ouaga Bordeaux Partage
- Helping 15 orphaned children to access education through the CIELO charity.

As part of our Street to School programme in France, we partnered with Zup De Co, an organisation that supports children from underprivileged families and children with learning difficulties to stay and succeed in school through individual mentoring and coaching.

Aviva France Foundation marks 10th anniversary

Aviva France marked the 10th anniversary of the Aviva Foundation by publishing a book about its decade of work with charities, both in France and in other countries.

The book includes interviews and pictures from employees and experts who have given their support to children and elderly people in difficult situations over the years. Those involved with the foundation describe the work that they were able to carry out in various environments as a result of the help, whether large or small, given by the foundation.

The Aviva Foundation was created out of the wish to communicate the very worthy cause of our profession, namely protecting people against the uncertainties of life. It is designed to support humanitarian aid, as was seen recently with its work for Haiti.

Other high-profile work over the years has included improving the quality of life, health and education of the disadvantaged in Brazil and insuring the medical treatment of foreign children in France.

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Achievements in 2010 include:

29,467

people benefited from Aviva Europe's total community investment

5,814 hours

1,508 employees volunteered 5,814 hours

£933,420

Aviva Europe's total community investment was £933,420

£71,180

Our employees, DSF, suppliers and customers raised £71,180.



Aviva is involved in a wide variety of community projects in Russia. In 2010, a group of employees participated in a community environmental project to clean up the Central Botanical Garden.



As part of Team Challenge in Ireland, a number of employees donated clothes, toys and sleeping bags to charity.

Ireland

In 2010, Aviva Ireland committed its support to Focus Ireland as our Street to School partner for the next five years. Focus Ireland works to end child homelessness by working with school children, researching homelessness prevention and providing support services for those who are at risk or already homeless.

Other charitable activities include our commitment to grass roots sport. In 2010, the business in Ireland announced that it would be providing funding support for the next three years through the Irish Schools Athletics Association. Aviva has a strong track record in athletics sponsorship: it has been the premier sponsor of athletics for children to take part in athletics whatever their ability, and to encourage more active and healthy lifestyles.

The Volunteer Programme also helps build pride in Aviva in Ireland. Staff can volunteer up to 15 hours per year during their working hours and they can choose where, when and with whom to volunteer.

As teams, pride is built taking part in and completing a team challenge. In 2010, Aviva sent 20 teams out to volunteer in the community, which helped people get to know each other outside the workplace and enabled people to make a difference during their work time.

Another regular feature at Aviva Ireland is inviting charities to set up their own stands in our restaurant to promote awareness and support – for example, annual ‘Daffodil Day’ fundraising, which raised more than €6,000 in 2010.

Irish Cancer Society benefits from appeal

Aviva Ireland colleagues worked as a team across the country in March to raise money for the Irish Cancer Society, as part of the society’s ‘Back to the Shop Floor’ campaign.

During the annual fundraising ‘Daffodil Day’, colleagues in Ireland worked towards our corporate responsibility vision by raising just over €6,320. This was the largest amount raised by any of the 32 companies which took part in Back to the Shop Floor. The Irish Cancer Society works to make a difference in the lives of people affected by cancer.

The Irish management team helped raise funds by serving lunches to colleagues and selling a range of Daffodil Day merchandise. They also sold more than 600 cakes donated by our catering providers Sodexo to employees throughout the building.

Two local companies from Dublin also helped by volunteering their time to give employees a mini-manicure or massage in the office. All the proceeds raised from these activities were added to the overall fund.

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Italy

As part of its Street to School programme launched in June 2010, Aviva in Italy has been working with charity partner L’Albero Della Vita, an organisation that helps children who have been removed from their families for various reasons including neglect, abuse or abandonment. The charity funds a teacher to work one-to-one with the children, and support both their schooling and psychological needs.

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Lithuania

Our Street to School programme in Lithuania involves support for three foster homes, with social skills training seminars for teenagers, individual psychological support, vocational guidance and crisis intervention for children living in institutions. Around 200 Aviva Lithuania volunteers (both staff and salesforce) took part in events for children in day centres and orphanages, benefiting around 300 children.

Aviva is also a partner with Save the Children, and started the Aviva Basketball Academy for children who attend Save the Children day centres.

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Poland

Aviva Poland has developed a Street to School partnership programme with Fundacja Przyjaciółka, an organisation that provides educational opportunities to children from disadvantaged communities at risk of marginalisation and social exclusion by helping them to acquire new knowledge, experience and skills, discover passions and competencies, learn from life role models, discover their potential and obtain assistance in planning educational paths.

In Poland, our main goal is to promote CR as widely as possible to influence both our employees and external stakeholders. We help them understand that being a part of



Team challenge, Ireland.



The Taganka Children's Fund operates a centre for children at risk of dropping out of school and supports them with their school work.



The Irish management team helped raise funds by serving lunches to colleagues and selling a range of Daffodil Day merchandise. Fundraising raised more than €6,000 in 2010.

our CR programme brings value not only to the Company, but also to individuals.

One achievement in 2010 was continued cooperation with the Responsible Business Forum (the leading organisation promoting CR in Poland) as a strategic partner. The Aviva Foundation also cooperated with the Polish Paralympic Committee – the first comprehensive long-term agreement of this kind between the Committee and a partner.

The business in Poland worked with the Leukaemia Foundation to educate our employees on how to become a bone marrow donor, and included basic life support training and blood donation. Meanwhile, cooperation with a company called Adrenalitka resulted in First Aid training for Aviva's employees and the local community. More than 100 employees engaged in the 'Let's Share Your Health' programme in 2010 – 50 blood donors and 72 people registered as potential marrow donors.

Aviva in Poland also supported the 10th April Foundation, which gives individual assistance to children who lost parents in a plane crash on 10 April 2010 in Smolensk. In 2010 many team-building activities were related to CR issues. For example, our IT team renovated a primary school with financial problems, and the HR team recorded an audiobook. Our employees also helped people affected by flooding in Poland this summer (see [Customers and communities](#)).

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Russia

Aviva is involved in a wide variety of community projects in Russia. In 2010, a group of employees participated in a community environmental project to clean up the Central Botanical Garden.

As part of its Street to School programme, Aviva Russia partners with the Moscow Tagansky Children fund, which operates a centre for children at risk of giving up school, and also works with children involved in crime to rehabilitate them and encourage them in school.

Other projects in 2010 included: an education support service for young people; support for 'Podari Zhizn' (Give a Life), a charity dedicated to helping seriously ill children with limited life expectancy; and 'Charity Instead of Gifts', a campaign among major Russian companies (encouraging corporate donations instead of gifts).

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Romania

In 2010, Aviva worked with Save the Children Romania to help children get back into mainstream education as part of our Street to School programme in the region. Save the Children provides vital support to deprived and vulnerable children through education centres, outreach work on the streets to locate and help children at risk, and medical assistance for children suffering from tuberculosis.

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Spain

Aviva in Spain supports SOS Children's Villages as part of our Street to School programme. SOS Children's Villages is an organisation helping children who cannot be cared for by their birth families. By working with families who are responsible for the long-term care of children no longer with their birth families, the children can be helped to experience stable relationships so they can become independent young adults.

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Turkey

In 2010, Aviva partnered with the Turkish Social Services and Child Protection Agency (SHCEK) on the Street to School programme. SHCEK rescues street children, helps them back into school and reunites them with their families where possible. There is also a safe home for street children in one of SHCEK's centres. All of this work is supported by Aviva.

The programme was launched with a press conference and a two-week TV, magazine and outdoor advertising campaign. Our customers and intermediaries contributed to the programme by purchasing the children's artwork at the brand conference and donating through the hotline we provide. More than 3,500 children were reached, 14 centres were funded, 1,000 books were bought and two outreach workers were trained.

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Czech Republic

Community involvement in our Czech business is focused on helping children from deprived backgrounds. For example, 23 employees took a group of children on an outing to Prague Zoo.

Aged between three and seven, most of these children have Attention Deficit Hyperactivity Disorder (ADHD) diagnoses and their parents have various social or financial problems. Our aim was to give these children, who do not have a chance to live a normal daily life, an experience to brighten their day, and to enable our employees to show their concern and empathy in a practical way.

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Hungary

Our business in Hungary actively engages in the communities in which it works. In 2010, it supported a project to promote financial education (kiv PSZÁF/MNB -PÜ-I NAVIGÁTOR TÁMOGAT) and donated a defibrillator to a children's hospital.

In other activities, it sponsored a major prize award that recognises the work of young visual artists under the age of 40 (with Mücsarnok), and supported a broker event at which agents and other volunteers planted 3,000 trees in a Budapest park.

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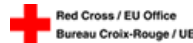
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Partnering with stakeholders

In 2010, Aviva Europe continued to engage with leading national and pan-European associations in order to share learning and best practice. For example:



Aviva Europe is a member of CSR Europe, the recognised pan-European forum for responsible business.



We support the work of the Red Cross across Europe, forging links with Red Cross teams that responded to severe flooding in Poland in 2010.



Aviva France is a member of IMS Entreprendre pour la Cité, a charity working in the areas of non-discrimination and integration of differences which supports more than 200 companies with socially responsible policies.



Aviva France has signed the official Corporate Parenthood Charter. This has allowed us to become part of a network of companies engaged in corporate parenthood issues. The charter is run by the French Observatory of Parenthood.



In France we are a member of the Club Planète Gagnante created by L'ADEME, the French Environment and Energy Management Agency.



Business in the Community (BITC) is a leading member network made up of companies and organisations committed to corporate responsibility and sustainability. We are a member of BITC in Ireland.

Aviva Poland participates in the Responsible Business Forum in Poland, which is dedicated to developing and strengthening links between businesses and communities.

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Aviva and the Red Cross worked together to pilot the community-based resilience exercise in Opole.



The "Safe Opole" drew together 100 participants, including citizens, governmental representatives, and statutory, voluntary and private sector organisations.

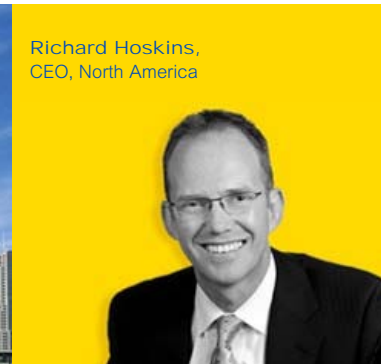
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North America

Welcome to Aviva North America's review of corporate responsibility performance in 2010.

Richard Hoskins,
CEO, North America



"Aviva North America is proud of its commitment to corporate responsibility and, with our employees, we are dedicated to the company's long-term sustainability as an industry leader and community partner. Initiatives like the Aviva Community Fund are one way we engage our employees, customers and distribution partners in creating positive change."

Richard Hoskins, CEO, North America

What are our issues?

At Aviva, we're focused on the issues that matter most to our customers and our business.

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Aviva North America consists of two businesses: the life insurance and annuity business in the US and the general insurance business in Canada. We already serve more than four million customers across the continent – and we're growing.

Performance

Aviva US

- Reached more than 150 students through 'Reach Out to Dropouts' and our partnership with [Iowa Homeless Youth Centers](#)
- Raised more than \$1.4 million for [United Way](#) (employee gifts matched by Aviva) and employees increased their giving by more than 10%
- In Diversity and Inclusion, six employee networks were formed and we held the first-ever Aviva US Diversity and inclusion Week
- Volunteer Time Off increased from 8 hours to 16 hours per employee
- Our new headquarter building achieved [Leadership in Energy and Environment Design](#) (LEED) gold status, one of only five its size in the USA to have this certification

Aviva Canada

- Saw a resounding success for the Aviva Community Fund, with 2,000 ideas submitted, 2 million votes cast, 1,200 media mentions and 99 million audience impressions
- 78% of our employees believe that Aviva does a good job of contributing to the communities in which we live and work
- 82% of our employees believe that we make it easy for people from diverse backgrounds to fit in and be accepted
- The number of employee hours spent volunteering increased by 30%
- Launched a 'Green Home Power' endorsement for homeowners who supply wind or solar electricity to the national grid

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Trust and integrity



Recognising our customers as individuals is part of our brand promise. It means delivering the products and services that meet our customers' needs, and those of their families, in a responsible and ethical way. This is the basis for building and maintaining trust in Aviva.

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We've moved forward this year ...

US

- Overall we increased our customer Net Promoter Score® by 19 points against a 6 point decline in the overall market, by putting our customers at the heart of everything we do. Here are some examples:
 - Providing potential customers with a summary illustration of the costs and benefits over the life of the policy
 - Offering a 'free-look' period which allows customers to cancel their policy, without penalty, up to 20 days after issue
 - Seeking feedback from customers once they have bought a policy
 - Calling customers to welcome them and giving them the opportunity to ask questions

Canada

- We have created a team of Regional Claims Relationship Managers, unique in the Property & Casualty insurance industry, to assist our broker partners to ensure that claims issued are resolved more quickly and efficiently
- As part of our commitment to offering our customers 'sustainable' products, we launched a programme for homeowners who generate wind or solar power and supply surplus energy to the national grid

... are committed to doing more ...

- Continually striving to understand customers' needs
- Improving our service to customers
- Enhancing the overall customer experience throughout the business

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US: Our customers and products

We offer life and annuity products and services to meet our customers' financial needs, helping them to protect families from uncertain futures and safeguard their own retirement. All of our products are sold through licensed and appointed agents, and we work with agents to provide them with training and materials to help them comply with state regulations.

We market specific corporate responsibility (CR) elements of our products, including:

- A wellness rider on our permanent life insurance products, which offers a premium discount if customers take simple steps to maintain their health
- An offer of a number of riders in our annuities and permanent life insurance products, which provide additional coverage and/or accelerated payments in the event of disability, confinement or critical illness.

Customer engagement and feedback

Customer satisfaction is a crucial part of our continued success, so we take time to survey our customers, gather their feedback and respond to any issues that they raise.

In 2010, we refreshed our product design process and now test new product concepts with consumers and agents at the feasibility stage. This ensures that their feedback is integral to the whole product development process.

Our sales process is also customer-focused and involves:

- Providing potential customers with a summary illustration of the costs and benefits over the life of the policy
- A 'free-look' period which allows customers to cancel their policy, without penalty, up to 20 days after issue
- Seeking feedback from customers once they have bought a policy
- Calling customers to welcome them and giving them the opportunity to ask questions.

We collect customer and agent feedback as part of our Net Promoter Score® (NPS) survey, too. We consider the overall survey results, along with a range of competitor, environmental and strategic inputs, and feed these into our annual planning cycle. This ensures that resource allocation and the change portfolio are always informed by customer feedback.

On individual survey results, we reach out to agents and consumers who provide negative feedback, so that we can help resolve their issues. Overall we increased our customer NPS by 19 points against a 6 point decline in the overall market.

In addition, we are identifying ways to link our customers to giving back to the community. This is a great opportunity to share our environmental efforts and create customer loyalty in order to differentiate Aviva against our peers.

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Canada: Our customers and products

Treating our customers fairly, building trust and responding to their feedback helps us to better understand their needs and experiences of Aviva. Gaining and acting on feedback drives customer satisfaction, which is why we conduct various surveys to measure our performance.

A key group in this process is the online Aviva Canada Customer Advisory Panel, which is made up of approximately 8,300 Aviva customers. As part of our ongoing commitment to change insurance and be environmentally responsible, we are the first Canadian insurer to establish this online panel.

The panel members come from different backgrounds, experiences and perspectives, which allows us to develop business decisions and product offerings that better represent our diverse customer base. This gives Aviva a considerable competitive advantage. The participants give us their opinions twice each month, and for every completed survey our survey management company plants a tree in the Peruvian rainforest. So far, 24,000 new trees have been planted on behalf of Aviva customers.

In addition, we gather customer feedback through our Claims Satisfaction Survey and our Annual Relationship–NPS (Net Promoter Score®) survey. Through these, we learn what factors drive our customer satisfaction scores and how willing they are to recommend Aviva to friends and colleagues.

In keeping with our commitment to deliver peace of mind to our customers, Aviva now has a team of regional claims relationship managers who are dedicated to assisting our broker partners. They act as a single point of contact for complaint resolution issues around specific claims, ensure that brokers are up-to-date on claims handling procedures, and act as a liaison between brokers and vendors.

They also serve as champions of our Claims Value Proposition, enabling our broker distribution partners to sell Aviva to their clients based on the broad services that we provide, rather than price alone. Also included in this special team are our commercial lines claims specialists. They service a portfolio of national brokers that handle complex commercial risks. This group, unique in the Property & Casualty insurance industry, helps to ensure that claims issues are resolved more quickly and efficiently.

We extend our sense of corporate responsibility to our products by incorporating socially and environmentally responsible elements. For example, we offer a discount on insuring hybrid vehicles, and in 2010 we launched a new 'Green Home Power' endorsement for homeowners who generate their own wind or solar power, and supply their surplus electricity to the national grid.

This supports provincial government initiatives such as [Ontario's 'MicroFIT' programme](#), which is designed to compensate and encourage the public to generate their own electricity from a renewable resource. The product covers the breakdown of power generating equipment and has the option to include business interruption for those who supply the grid.

Aligned with our commitment to being a responsible business, we promoted consumer awareness of safety and property protection through a series of stories carried by some of Canada's leading media outlets. Topics ranged from the proper height of a car headrest and how to pay less for home insurance, to how to prevent water damage and what to do after an accident.

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Canada: Engaging with stakeholders

We actively look for ways in which we can engage our stakeholders in our CR programme. We believe that by encouraging them to see at firsthand how our efforts are positively contributing to society, we can help to build trust and integrity. The [Aviva Community Fund \(ACF\)](#), and our sponsorship of [Free The Children](#), are key examples of this.

We launched the ACF in 2009 as a unique social media campaign to lead, empower and support positive change in communities across Canada. It is centred around an online portal where Canadians can submit and vote for ideas that promote change at a local or national level.

The ACF has been an astounding success, and in 2010 more than 2,000 ideas were submitted and more than 2 million votes were cast. This year we also doubled our pledge from CAN\$500,000 to CAN\$1 million.

This campaign has been extremely successful, winning awards from both the [Canadian Marketing Association](#) and the [Canadian Public Relations Society](#), gaining considerable media coverage and being replicated in other top-tier corporations.

The ACF has had a huge impact on the charities and non-profit organisations that received funding in 2010, as well as those that didn't.

[Scouts Canada](#) was able to subsidise the participation of 800 children through its 'No One Left Behind' programme, which was targeted at children from low-income families.

[Joe's Place](#), a youth drop-in centre in a small Canadian city, is making a difference to the lives of more than 300 young people, thanks to funding from Aviva. It also received support from various other sources as a direct result of media coverage about its involvement in the Aviva Community Fund.

Even organisations that weren't chosen by the panel of judges have said that the programme was a great initiative, because it gave them the focus and momentum to search for other avenues of support to help them achieve their goals.

The success of the ACF has contributed to Aviva being chosen in 2010 as one of Canada's '10 Most Admired Corporate Cultures' by [Waterstone Human Capital](#), a leading Canadian recruitment company.

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Volunteers at Camp Triumph lift a wall in the new Lodge which Aviva's funding from the Aviva community fund helped build.



Scouts Canada, an Aviva Community Fund winner, was featured on the television broadcast where the winners were announced.

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Climate change and environment



From award-winning green buildings and working with local communities to revitalise their surroundings, to making environmentally friendly changes to the way we do business, Aviva is committed to protecting the environment.

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We've moved forward this year ...

- Our new US headquarters in Iowa was awarded a [Leadership in Energy and Environmental Design](#) (LEED) gold certification by the U.S. Green Building Council
- Across the North America region, 400 employees took part in litter clean-up campaigns, removing waste from our local neighbourhoods
- The US held a company-wide 'Recycle-a-thon' and doubled the amount of waste that was recycled (compared to 2009) to 80,863 pounds (37 tonnes)
- Broker participation in Aviva Canada's Save Trees Eliminate Paper programme increased by 20%

... are committed to doing more ...

- We will continue to educate and engage our employees in becoming a more sustainable business

... and committed to the challenges ...

- We are looking at how we reduce our carbon footprint and environmental impacts while continuing to grow our business

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US: New headquarters

In 2010, Aviva's new US headquarters in Iowa was awarded a [Leadership in Energy and Environmental Design \(LEED\)](#) gold certification by the U.S. Green Building Council. The 360,000 square foot building is one of only five of its size in America to achieve the standard.

The project's environmental features include:

- Locally quarried and purchased materials, such as Iowa limestone
- A food waste composting system in the cafeteria, making it the first company in Central Iowa to carry out organic composting
- A pond system that recycles rainwater for irrigation
- A new wetland habitat on the southwest corner of the campus
- Direct access to natural light for more than 95% of employees.

Chris Littlefield, president and CEO, Aviva US, said:

"Environmental responsibility and sustainability is a core value of our corporation. We knew from the start that attaining gold-level LEED certification would be challenging, given the fact that we were building from scratch on a new site. We are so proud that our commitment to designing and building an environmentally friendly US operations headquarters has been recognised by the U.S. Green Building Council."

Rick Fedrizzi, president, CEO and founding chair of the US Green Building Council, said:

"Building operations are nearly 40% of the solution to the global climate change challenge. While climate change is a global problem, innovative companies like Aviva are addressing it through local solutions. Aviva is an important addition to the growing strength of the green building movement."

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87%

of employees in the North America region feel that Aviva makes business choices that support the environment.



Aviva's new US headquarters in Iowa was awarded a Leadership in Energy and Environmental Design (LEED) gold certification by the U.S. Green Building Council.

Related links

► Watch a video about the opening of our new US headquarters in Iowa.



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US: External engagement

As well as creating an environmentally friendly building and workspace for our employees, we've worked with our local communities to improve local environments.

In April 2010 we took part in various activities as part of Earth Day. More than 100 employees volunteered to 'Trash Bash' and clean up litter over a 10-block span, while another 100 employees made a pledge to practise sustainable activities during their workday.

We also held a company-wide, week-long 'Recycle-a-thon' and doubled the amount of waste that was recycled (compared to 2009) to 80,863 pounds (37 tonnes).

Aviva's participation in all the [Earth Day](#) activities was well covered in the local media, with print and broadcast coverage.

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As part of Earth Day 2010, more than 100 employees volunteered to 'Trash Bash' and clean up litter over a 10-block span.

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US: Environmental performance

In 2010, we cut our water usage by 15.4% and increased our recycling by 4.7%. While we are pleased with these improvements, there is still work to be done to reduce our CO₂ emissions across the whole business. Currently, we purchase carbon credits and renewable energy certificates to offset our impact to the environment.

Key figures include:

Energy and water use

- Electricity consumption increased by 12.56%
- Gas usage decreased by 11.22%
- Water usage decreased by 15.4%.

We believe that the increase in electricity is due to our staged move into our new headquarters. We had several months where employees were housed in multiple buildings, causing increased use of power to serve multiple facilities.

Waste management

- Annual waste increased by 5.1%
- Recycled waste increased by 4.7%.

We believe that the annual waste increase is due to the construction of our new building. We will monitor these numbers in 2011 and work to continuously reduce our waste stream.

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Canada: Promoting good practice

In our business

During [Earth Week](#), more than 300 employees in 17 offices across Canada took part in the '20-Minute Makeover', a litter clean-up campaign to promote a positive partnership between business and the community. Employees took to the streets to help clean up the neighbourhoods around their office buildings, and cleared more than 5,000 kilogrammes of rubbish.

With our brokers, customers and community

Our Save Trees Eliminate Paper (STEP) initiative focuses on ending the practice of automatically printing broker copies of policy documents. This has helped to save paper, ink, energy and time, and with 18% of our broker partners now taking advantage of this option, 3 million fewer pages were printed in 2010.

We have made changes to the way that we operate our premiere auto network. Now, instead of harmful chemicals and solvents, Aviva is using a Paintless Dent Repair system, which uses specialised metal shaping tools and lighting systems. Canada's changing weather patterns have resulted in more frequent hailstorms, making this type of repair increasingly common, and the environmental benefits of this system even greater.

The premiere auto network has become the first national insurance direct repair programme to move 100% to waterborne paints. This will reduce the amount of volatile organic compounds being used by 40% – or more than 71 kilotonnes – by 2034, as well as cutting CO₂ emissions and smog levels, and considerably lowering any health risk for paint sprayers and other repair shop technicians.

In 2010 Aviva launched a new product for homeowners who have wind or solar electricity generating equipment and supply electricity to the national grid. It covers the breakdown of power generating equipment as well as the option to include business interruption for those who supply the grid.

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We actively promote the use of our telepresence and videoconferencing capabilities as well as the use of webcasts.



During Earth Week, more than 300 employees across Canada took part in the '20-Minute Makeover', a litter clean-up campaign to promote a positive partnership between business and the community.

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Canada: Environmental performance

Although we still have areas that we are focusing on for improvement, in 2010 we cut our CO₂ emissions across the whole business by 1.5%.

Key figures include:

Energy and water use

- Electricity and natural gas consumption decreased by 3.6%
- Water usage decreased by 17%.

These increases were due to head office renovations and departmental moves, which took place outside of regular work hours. We expect to see them drop again in 2011.

Travel and transport

- Total car travel decreased by 12%
- In late 2009, the Toyota Corolla was selected as our new fleet vehicle. This switch to a car with improved fuel ratings and lower carbon footprint resulted in a reduction of 126 metric tonnes of CO₂ (0.3 metric tonnes per car).

Waste management

- Waste diverted from landfill increased by 2.1%
- Extensive renovation projects at head office used a number of sustainable materials, including low volatile organic compound paint and carpet tiles with recycled material.

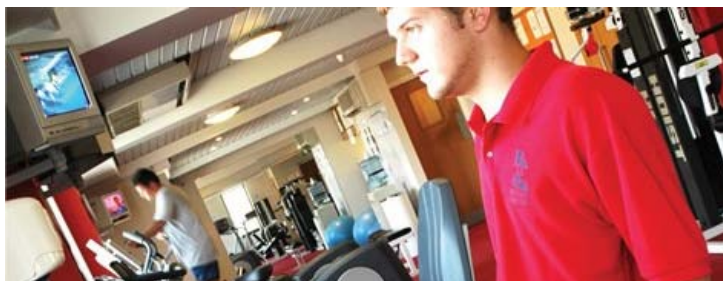
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Attracting and retaining talent



At Aviva we embrace diversity, and welcome all the many different skills, cultures and value that it can bring. We seek to develop a talented and contented workforce, with employees who are happy in their roles, while also seeking to help in the wider community.

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We've moved forward this year ...

US

- Created learning maps for employees to link individual success to overall organisational strategy
- Held the first ever Aviva US Diversity and inclusion week
- Increased opportunities for flexible working

Canada

- Rolled out 'Talking Talent', our succession planning and employee development initiative, across all levels of the business
- Our hiring practices and employee population continue to reflect Canada's unique cultural and ethnic make-up, particularly in larger urban centres including Montreal, Toronto and Vancouver

...are committed to doing more...

- Taking our Diversity and inclusion efforts to the next level
- Expanding our employee recognition programme
- Increasing opportunities to engage our employees in our CR programme

... and committed to the challenges...

- Recognising the contributions of our employees and engaging them in the spirit of 'One Aviva, Twice the Value'

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US: Diversity and inclusion

In just over a year, the Diversity and inclusion (D&I) initiative has grown from an idea to an award-winning programme which has successfully launched across the whole company, with discussion groups, employee networks and Diversity and inclusion Week.

Highlights in 2010 included:

- The D&I Council's first event, in association with Aviva Day, highlighted an exhibition called 'Race: Are We So Different?'
- Supporting diversity across the business by forming various new employee networks, including the African American Network, the Aviva Pride Network, an Inclusion Infusion Network, a Women's Network and a Young Professional's Network
- A day with activities in October held by the Women's Network in support of breast cancer awareness
- Opportunities to learn about the many differences in our workforce during our first D&I Week, where employees could try new food, enjoy new culture and take part in an 'Office Olympics' that highlighted some of the issues around disability.

In recognition of the progress we've made integrating diversity and inclusion in the workplace, the programme received a global diversity award from Aviva plc – one of just five corporate responsibility awards presented to Aviva businesses around the world.

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Key Performance Indicators (KPIs)

29%

of women in senior management

75%

of employees who feel that we have a climate in which diverse perspectives are valued

79%

of employees who feel that we have created an environment where people with diverse backgrounds can succeed

79%

of people who feel that we make it easy for people from diverse backgrounds to fit in and be accepted

9%

increase in employees who feel we are attracting and keeping a diverse workforce

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US: Engaging our people

Our people are integral to our CR agenda, and without them we would not be able to achieve our goals.

We communicate CR issues via our intranet, Aviva World, where more than 100 articles and videos featured last year – as well as flat panel messaging at our Iowa headquarters. New staff are introduced to our CR programme at their induction, allowing them to learn about our programmes and events.

Certain projects were emphasised throughout the year, including the progress of our new headquarter's [Leadership in Energy and Environmental Design](#) (LEED) certification, the annual 'Recycle-a-thon' and community volunteering projects such as our [United Way](#) Days of Action and Aviva Day.

Overall, 2010 saw a huge year-on-year rise of 100% in our volunteering efforts, from 384 to 767 employees. We also saw an increase in our employee volunteering efforts and financial giving during the Aviva US 'United Way' campaign, with donations up from \$648,483 in 2009, to more than \$710,000 in 2010.

We increased community awareness of our CR programmes thanks to media coverage of events such as 'United Way' Days of Action, 'Trash Bash', 'Reach out to Dropouts', 'Wear Pink' for breast cancer, and the Coats and Boots programme.

Our biggest CR engagement opportunity is in expanding our Street to School programme, which we announced in partnership with United Way. During 2011 we have planned to expand Street to School through new markets across the US.

In 2010, we formed the Volunteer Council to begin bringing more volunteering opportunities and activities to Aviva employees. We also expanded our Volunteer Time Off programme from eight hours to 16 hours. This led to an immediate surge in interest, with an increase in volunteers of 137% over last year. The value of our volunteer time from Volunteer Time Off alone is now more than \$110,000.

Throughout 2010, we promoted the Aviva values of 'teamwork, integrity, progressiveness and performance' through events such as our Customer Cup. This company-wide programme encourages employees to form a team around an objective which can improve the way that we serve customers.

By promoting our incident reporting tool, 'Right Call', on the intranet, we have encouraged employees to report any unethical behaviour in the workplace.

We also began an 'Employee of the Week' scheme to recognise the outstanding achievements of staff, whether it involved a great job for a customer or a co-worker, or coming up with a great new idea. The winners were featured on Aviva World and flat panels at our headquarters.

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We also saw an increase in our employee volunteering efforts and financial giving during the Aviva US 'United Way' campaign.

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US: Talent management

We want our employees to be proud of working at Aviva and, through living our employee promise, feel recognised for their contribution to the business.

In 2010, we created learning maps which tied individual success to overall organisational strategy. Learning maps on 'How We Create Value' were the focus of all employee meetings and are now an important part of the induction process for new employees.

Aviva US expanded the 'Leadership' meetings to a new senior leadership team (top 100), and we regularly engage with that team to drive culture shift, build leadership capability and move key initiatives forward.

We want recognition to become part of the culture at Aviva, and to help achieve this we have introduced several other ways of recognising what our employees do for the company. These included a new CEO blog, the CEO Award of Excellence, Aviva 'thank you' cards, online commendations and ensuring that recognition is a part of meeting agendas. We also feature an employee each week in our 'Recognizing You' series, and display the employee names on the flat panels throughout the building.

At the end of the year, all employees who have reached a milestone anniversary are honoured at a service award recognition luncheon with our CEO. Service anniversaries are also celebrated by featuring these employees on the intranet and providing special mention to employees who have given the company decades of service.

In 2010, we also launched 'Insurance for You', an opportunity for employees to purchase our products at a discounted rate.

Looking after our employees

We recognise that our employees have diverse needs and we try to offer flexibility in order to accommodate them.

We support flexible working and have developed a virtual private network to allow employees to work at home or remotely. We also have wireless access throughout our headquarters to allow employees to work in a comfortable and/or private environment.

To promote employee health and wellbeing, our headquarters is equipped with a new fitness centre and a cafeteria with a healthy choice menu. This is backed up by a series of events such as a fitness challenge for the holiday season, and health awareness months.

We have introduced wellness credits to help staff reduce their medical insurance costs, while new, ergonomically correct workstations, natural lighting and individualised airflow all help to improve the working environment.

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In 2010, we created learning maps which tied individual success to overall organisational strategy.

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Canada: Empowering our people

Empowering our people to fulfil their potential

Our Employee Promise aims to recognise all employees and the contribution that they make to Aviva. It helps to ensure that they feel part of a team and are valued for their efforts, while at the same time helping them get the most out of their role and embrace development opportunities.

'Talking Talent', our succession planning and employee development initiative, builds on traditional performance appraisals and objective setting, to include a tangible emphasis on career development and link to reward. In 2010 we increased the scope of the scheme by piloting it across all levels of the business.

To emphasise personal accountability, we are embedding the message: "If not me then who – if not now, then when?" Our objective is for our employees to be engaged and to make things happen, so we have developed these ideas at a series of sessions which discussed leading oneself, leading others and leading organisations.

Promoting health and wellbeing

A key way in which we can embrace and empower our talent is by helping to look after their health and wellbeing. That is why we offer flexible working hours and support employees who work from home with telecommuting and videoconferencing arrangements. Almost 10% of Aviva Canada employees now work from home or on the road.

At head office we have introduced bicycle storage facilities, while almost 30% of employees actively use the subsidised gym (a 20% increase on 2009). Employees at other locations are offered an annual fitness subsidy of up to CAN\$300.

We also offer a work-life balance programme, 'LifeWorks', which is run by a third-party confidential service provider, [Ceridian](#). The programme is available 24/7 and helps employees deal with a variety of issues including parenting, grief and loss, work issues, addiction and recovery.

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Highlights

24%

of women are in senior management

80%

of employees feel that we have created an environment where people with diverse backgrounds can succeed

82%

of people feel that we make it easy for people from diverse backgrounds to fit in and be accepted

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Canada: Engaging employees

We want our employees to feel proud that their work helps our customers in their moments of need, and that they are part of a company that supports the communities where our customers, employees, brokers and business partners live and work.

As part of our annual Employee Promise survey, Aviva Canada employees scored the company significantly above the North American norm on CR-related matters, as seen in the results listed below:

- "We do a good job contributing to the communities in which we live and work" – 78% of respondents agreed with this statement, up from 74% in 2009 (compared to the North American norm of 67%)
- "Our commitment to corporate responsibility is genuine" – 80% of respondents agreed with this statement, up from 76% in 2009 (compared to the North American norm of 64%)
- "We make business choices that support the environment such as recycling, energy conservation, alternatives to travel and supplier selection" – 73% of respondents agreed with this statement, up from 71% in 2009 (compared to the North American norm of 62%).

We raise awareness of our CR agenda in numerous ways: via poster campaigns, webcasts, articles on the intranet, email and engaging our employees in fundraising and learning events.

Our efforts to increase employee engagement and awareness of CR programmes are showing strong results. In 2010, we saw a 100% increase in applications to our Matching Gifts programme, when the company matches charitable donations of up to CAN\$100 per employee a year.

Interest has continued to grow in other programmes too, such as Dollars for Doers: Aviva makes a donation of CAN\$100 annually to registered charities where employees volunteer at least 40 hours. Staff have also embraced Volunteering on Company Time, a programme that gives them two full working days each year to volunteer for a good cause.

Aviva Canada employees take part enthusiastically in a number of fundraising initiatives in support of a host of organisations including the [Canadian Cancer Society](#) and the [Heart & Stroke Foundation](#), and in 2010 raised well over CAN\$100,000.

Examples of engagement activities

Every autumn, Aviva runs a two-week 'United Way' campaign. In 2010, a committee of more than 70 employee volunteers organised fundraising events across the country and helped to raise CAN\$450,000. As well as proceeds from a fundraising climb up 1,776 stairs in Toronto's CN Tower, the final total included money given by employees and Aviva's corporate donation.

Employees celebrated Aviva Day with activities across the country, including a webcast where we announced our new signature community partner, [Free The Children](#), and leading up to Aviva Day, volunteers organised fundraising events that brought in more than \$13,000 for Free The Children.

As part of Aviva's 'Leadership Foundation' initiative, 40 Aviva volunteers from across North America helped create a new outdoor space at [Eva's Phoenix](#), a youth shelter in Toronto.

Aviva partnered with this organisation because it shares many of the values enshrined in our global Street to School project, and because of its tremendous impact. Eva's Phoenix combines housing with life skills training and education and other support services to help youth achieve and maintain self-sufficiency – positive, permanent change.

Aviva volunteers delivered on the spirit of 'One Aviva, Twice the Value' during the day at Eva's Phoenix. They learned the power of teamwork, how to lead outside the formal structure of the workplace, and made a lasting contribution to the community. For many who had never picked up a drill or hammer it was an even greater challenge, but all agreed that it was a fantastic experience and were thankful for the opportunity.

The [Aviva Community Fund](#) has been a source of great pride for Aviva employees who have served as ambassadors for the programme. Employees from across the company have embraced the fund and supported it in many ways, from simply spreading the word to voting for, and making online donations to, their favourite ideas, entering the 'Employee Be a Judge Contest' and taking part in volunteering opportunities.

By engaging our employees, they have helped raise Aviva's profile not only with their

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40 Aviva volunteers from across North America helped create a new outdoor space at Eva's Phoenix, a youth shelter in Toronto.

families, friends and neighbours, but within the community at large.

We launched the second year of the Fund with an all-employee webcast celebrating the programme's success and impact on the community. Our guest speaker was the Executive Director of Scouts Canada's Greater Toronto Region, who spoke about the impact that receiving funding for its 'No One Left Behind' programme had had on helping to subsidise registration fees for children from low-income households.

He also explained that the long-term impact of this programme was huge, as it gave children opportunities that otherwise they would not have to learn important life skills, gain self-esteem and enjoy community service.

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Developing communities



By supporting national initiatives that improve local communities, as well as launching initiatives of our own such as the Aviva Community Fund, and giving our employees every encouragement to become volunteers, we can make a real difference to the lives of others.

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We've moved forward this year ...

US

- Volunteer Time Off increased from eight hours to 16 hours per employee
- Our [Street to School](#) programme supported educational activities for young people through 'Read to Learn' and 'Reach Out to Dropouts'
- Raised more than \$1.4 million for [United Way](#) (employee gifts matched by Aviva) and employees increased their giving by approximately 10%

Canada

- Invested CAN\$1 million in communities through the [Aviva Community Fund](#)
- Launched our Street to School partnership with [Free The Children](#) in support of their Go Local programme, which provides leadership skills training to at-risk youth
- Increased employee volunteer hours by 37% and Matching Gifts by 100%

... and are committed to doing more ...

- Expanding the Street to School programme by offering more volunteering opportunities and introducing it into new markets

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US: Street to School

In 2010, we built new relationships with community agencies to undertake numerous community projects. Much of this was recognised in the media, something that was a tremendous source of pride for all our employees.

We also expanded the company's Volunteer Time Off programme in 2010, doubling the number of hours that employees can take for voluntary work to 16 hours.

Each year we participate in the annual 'United Way' campaign, encouraging employees to contribute financially and by volunteering their time. These contributions allow United Way to support non-profit organisations in areas such as education, income and health in the community. Our employee giving to United Way increased by 10% over 2009.

In 2010, as part of the company-wide Street to School programme, Aviva US worked with United Way on its 'Read to Learn' project and its annual 'Reach Out to Dropouts' initiatives.

Read to Learn

Sixteen employees volunteered to help with a 'Read to Learn' programme for second and third-grade students at the local Carver Elementary School.

Research shows that students struggling with reading at fourth grade begin to fall behind and are less likely to graduate from high school.

One Read to Learn volunteer, LuAnn Julstrom, said:

"I think reading is the most important skill a child learns. I feel a sense of fulfilment from seeing my student's confidence increase in reading out loud. The relationship is very easy-going – she is very enthusiastic, so the short time we have together every other week goes by very quickly, but we both enjoy it."

In addition to Aviva's participation throughout the year, more than 40 employee volunteers took part in the United Way's Read to Learn Day of Action, partnering with third-grade students at Cattell Middle School.

Reach Out to Dropouts

The 'Reach Out to Dropouts' initiative provides personal outreach to students that have missed school by visiting them at home, identifying why they are not at school and helping them get back into education.

Last year, more than 260 community volunteers visited 450 high school students who had not shown up for school during the first weeks of the academic year. Many were encouraged to return or to take up other educational options as a result of this activity.

Aviva's work with at-risk youth through our Street to School programme has directly impacted 150 children already, by helping them get education and training.

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83%

of employees in Aviva US feel that we do a good job of contributing to the communities in which we live and work.



The 'Reach Out to Dropouts' initiative provides personal outreach to students that have missed school by visiting them at home.



Sixteen employees volunteered to help with a 'Read to Learn' programme for second and third-grade students.

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Canada: Investing in our community

Aviva Community Fund

The [Aviva Community Fund](#) (ACF) is a unique competition that leads, empowers and supports positive change in communities across Canada.

Supported by a CAN\$1 million pledge from Aviva, the ACF provides a social media-driven forum which individual Canadians can join in order to make a difference. This is one of our ways of investing in the success of our communities, and working with our stakeholders to deliver positive change.

Over the year, our community outreach programmes proved highly successful, with an audience of millions reached through high-volume websites of large charitable organisations including [Volunteer Canada](#), [United Way](#), [Imagine Canada](#), [Canadian Fundraiser](#) and [Canadian Cancer Society](#).

A national television broadcast of the announcement of ACF winners and extensive media coverage has increased the presence of Aviva's brand and commitment to CR across the country.

Free The Children: inspiring young people to change the world

We officially launched our new signature community partnership with [Free The Children](#) during the Aviva Day webcast across Canada. This dynamic organisation engages young people around the world to become active global citizens and catalysts for social change.

Part of the partnership was our sponsorship of 'We Day', which helped significantly to build our CR profile. This one-of-a-kind event featured a range of inspirational and motivational speeches and performances from global leaders, social activists and entertainers.

This year's programme had many highlights, including the spiritual guru Deepak Chopra, Betty Williams, a Nobel Peace Prize winner from Ireland, and the internationally celebrated Canadian poet, rapper and musician, K'Naan.

Held in three major cities across Canada, We Day was also the catalyst for launching the We Schools in Action programme, which is designed to educate young people on social issues and action planning, help them develop leadership skills and inspire them to take on one local and one global action.

In 2010, approximately 1,000 schools met the programme commitments, collectively raising CAN\$1.5 million for local causes and CAN\$3 million for international causes.

At the Air Canada Centre in Toronto, 16,000 young people and their teachers attended the We Day event. As a sponsor, Aviva was on-site to promote the CAN\$1 million ACF and invited young people to share their ideas for changing the world, messages that were recorded and posted on YouTube.

Employee volunteering

As a testament to the success of our work on employee engagement, in 2010 the number of employee hours spent volunteering increased by 30%.

One of our great successes was the work carried out through the ACF with '[Camp Triumph](#)', helping to build their new lodge on Prince Edward Island. The five-year-old camp is a place that allows children who have parents or siblings suffering from chronic or terminal diseases to just be kids and enjoy various activities.

Our donation of CAN\$100,000 helped provide a beautiful central lodge, which allows for more indoor activity and therapy programmes. Our employees were on hand to help with the building and decorating.

Jim Lewis, Aviva account executive, said, "It was a wonderful experience for me. I listened to some stories from the kids about what the camp meant to them ... this definitely made the experience worthwhile." He and his colleagues agreed that their volunteer experience was enjoyable and so inspiring that many of them are already planning to return next year.

Kathi Sheriko, Director of Camp Triumph, said: "The project was a wonderful example of community spirit coming together to provide something special for kids who don't often get a chance to be the priority."

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Aviva employees participated in the Canadian Cancer Society's Relay for Life fundraising event.



We officially launched our new signature community partnership with [Free The Children](#) during the Aviva Day webcast across Canada.



Employees hosted a booth at [Free The Children's We Day](#) event where we promoted the [Aviva Community Fund](#) and invited young people to share their ideas for changing the world, which were later posted on YouTube.

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Aviva Asia Pacific

Welcome to Aviva Asia Pacific's review of corporate responsibility performance in 2010.



Simon Machell,
chief executive, Asia Pacific



"Sustainability is not a destination, it's about the choices we make today that impact us in the future."

Simon Machell, chief executive, Asia Pacific

What are the issues?

At Aviva, we're focused on the issues that matter most to our customers and our business.

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Asia is a diverse and dynamic continent undergoing a furious pace of change and rapid economic growth. The region is an exciting marketplace, and we are firmly committed to it.

We operate in nine countries through both joint ventures and wholly owned businesses and our strategic focus is to pursue franchise value growth through organic investment and improved margins.

Bringing corporate responsibility (CR) to life and making it meaningful in each of our businesses is a challenge we relish. To understand the sustainability landscape and better define our issues, in 2010 we engaged external experts CSR Asia to carry out a bespoke piece of research. This work has helped establish our priorities, enabling us to focus on the key issues of responsibility and sustainability.

To build our brand and be trusted by our stakeholders, we need to deal with these issues first. In this report we describe how our global CR approach is coming to life in the region.

Performance

- More than 110,000 children impacted through our [Street to School](#) initiatives in the region
- £1,827,139 of community investment
- Aviva Great Wall of Education, collected 950,000 books for underprivileged children
- 18,396 hours of employee volunteering
- Provided access to health care advice and check-ups to more than 6,000 of our employees
- 'Talking Talent' – our talent management framework was launched in all countries, including our new joint venture in Indonesia

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Trust and integrity



Aviva's CR programme supports our commitment to operating responsibly. We want our customers to be confident that we have their best interests at heart, now and in the future. It's part of our core purpose to provide prosperity and peace of mind.

The global economic crisis undermined trust in the financial services industry across the world. For this reason, we're working to rebuild confidence and reassure our customers that we understand their needs, behave responsibly and will be there when they need us most.

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We've moved forward this year ...

- Promoted our Business Ethics Code in all markets. This code sets out our principles and the high standards of conduct we expect, including fairness, honesty and transparency in everything we do
- Introduced 'Living Leadership' in all markets. Living Leadership is our consistent model of leadership in Aviva
- Ensured that we are selling responsibly in all markets
- Introduced new and responsible products, such as affordable insurance and life cover for new parents
- Deployed our [Net Promoter Scores®](#) to improve the customer experience

... are committed to doing more ...

- Introducing a regional campaign to heighten risk awareness
- Continuing to reinforce our values through our Business Ethics Code and employee engagement
- Embedding the notion that leadership at Aviva is about making a difference, as both individuals and teams

... and committed to the challenges ...

- Striving for enhanced governance in consultation with internal partners in Risk, Human Resources, Legal, IT and Audit

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Promoting our values

In 2010, we placed great emphasis on embedding the highest professional and ethical standards in our new and existing businesses. We require all our employees to sign up to our Business Ethics Code, as everyone has a part to play in upholding our standards.

India: Treating Customers Fairly

In India, we introduced new processes to ensure that our Treating Customers Fairly principles are practised every day. As part of this programme we call new customers, welcome them to the policy and direct them to 'MIT' (Most Important Terms).

In addition, the India business has a policyholder protection committee. Members meet quarterly to assess any issues that our customer might have about our products and services. Since introducing these new processes, the number of customer complaints has significantly reduced.

Malaysia: SMS updates for customers

Malaysia saw an increase in the number of problems relating to the payment of monthly premiums. After analysing the root cause, in December 2010 we deployed customer-friendly technology – including text alerts and email – to welcome customers to CIMB Aviva and provide them with an update on their payment status. More than 5,000 customers have received a welcome SMS since its launch.

Hong Kong: After-sales care

In Hong Kong we use after-sales calls to ensure that our customers are aware of the features and risks when buying investment-linked products. We also call customers to alert them if they have missed a payment premium, ensuring that their policies do not lapse.

Singapore: Training on responsible selling

Our sales agents in Singapore must complete a training session on responsible selling. Also, they are required to complete fact-finding documents to make sure that they are offering the best advice. Both these programmes are audited every month.

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Responsible products

Through our risk management expertise and research activity, we create and deliver intelligent products and services that protect our customers and meet their changing lifestyles. Examples from around the region include the following.

India: Affordable insurance

We focus on providing affordable insurance and savings products in the rural market. Our insurance products, CreditPlus and Credit Suraksha, are specifically designed to provide cheap insurance cover to our clients. We also have a Group micro-savings scheme for rural clients called Long Life Samruddhi, through which members save as little as 100 rupees (£1.35) a month.

Through our retail portfolio, we offer pure-term micro-insurance products, both in regular and single premiums. We market these products at the local level with the help of partners.

Importantly, we aim to educate the customer about the benefits of organised savings and insurance solutions. Our product brochures are very simple and written in the local vernacular specifically for rural customers. We have developed simple tools such as insurance benefit cards and a savings benefit calculator to demonstrate the advantages of small savings over the long term.

Singapore: Meeting health care and insurance needs

As Singaporeans are responsible for their own insurance and health care needs, we ensure that we partner with the government in making available various types of 'shield' cover according to customer needs and budgets.

Sri Lanka: Free life cover for new fathers

In 2010, Aviva NDB introduced free life cover for the fathers of newborns. There are around 32,000 births every month in Sri Lanka, and this cover provides financial protection for the family, should the unforeseen happen. More than 5,000 fathers took up the offer.

Malaysia: Takaful product for Muslim customers

In our Malaysian business we worked with our joint venture to develop a suite of takaful products, which have been specially developed for the Islamic market. Muslims can buy these products with confidence, knowing that they comply fully with the requirements of their faith. We were the first insurer in the country to have a full set of conventional and Takaful Bancassurance products to reflect the needs of our customers, and 3,520 takaful contracts have been issued since the launch.

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Listening to our customers

In all our markets we actively invite feedback on our service and welcome it, whether good or bad. It lets us know what is most important to our customers, helps us fix things if they go wrong, and allows us to keep improving.

Sri Lanka

- A Net Promoter Score® (NPS) survey is used to gather direct customer feedback on a monthly basis, at the point of sale, during claims and from promotional activities
- We have a customer feedback forum on our intranet where authorised personnel post both positive and negative customer feedback. This feedback is closely monitored and prompt action is taken where necessary
- Customer satisfaction is also measured through regular telephone surveys, brand awareness measures, focus group discussions and letters to customers on special occasions such as the completion of the first policy year.

China

- A NPS Touch Point survey is carried out each month to review customer experiences of buying new policies and making claims
- We have a dedicated employee for dealing with complaints in every branch, and there is a complaint management committee at head office and in branches to ensure that every customer complaint is resolved within 10 working days.

India

- Aviva India participated in the IRDA forum on best practice in complaints resolution across the industry
- The CEO for Aviva India was part of the panel discussion on responsible selling organised by the *Business Standard* (one of the the leading financial dailies), and part of the panel discussion organised by the *Economic Times* (the leading financial daily) on 'Challenges in the Insurance Sector' – the key challenge being around customer centricity and retention.

We're committed to doing more...

In 2011 we will heighten risk awareness across the businesses through our regional risk campaign.

Our Living Leadership programme will continue to reinforce our company values and embed the principle that leadership at Aviva is about making a difference. This starts with 'Leading Myself', where each person has the power to perform individual acts of leadership every day.

To promote continuous improvement aimed particularly at enhancing our customer experience, we will encourage our businesses to take part in Aviva's Customer Cup again and to come up with even more ideas and projects on delivering great service. Asia Pacific entered 41 projects this year, and we are committed to increasing the number of projects submitted in 2011.

... and we're committed to the challenges

We will continue to improve our ethics and governance structure. In addition, we will continue to provide tools and education on our business ethics, so that our employees can make choices that are ethically responsible, culturally sensitive and technically sound.

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Climate change and environment



With Asia's economic growth exceeding the global average, energy needs have grown too, playing a key part in surging worldwide energy demand. This consumption is likely to increase by 60% to 65% unless something is done to reduce demand.

What are we doing to preserve our planet's finite resources so that future generations can prosper?

Our environmental sustainability story in Asia is still in its infancy. However, we are very conscious of our responsibility to cut our operational carbon emissions and grow our business sustainably.

Our focus in 2010 was about getting the basics right and identifying ways we can reduce the amount of resources that we use, and ensuring that we reuse and recycle more of the things that we currently throw away.

We've moved forward this year ...

- Using less, recycling more
- Making efficient travel and transport arrangements
- Promoting environmental issues
- Supporting community education

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Using less, recycling more

Singapore: Nightwatchman

In 2010 we piloted 'Nightwatchman' in our Singapore office, an IT system which shuts down computers when they are not in use at the end of the day, thus reducing the energy used. The technology will roll out in Singapore and other parts of the region in 2011, with an expected 30% saving on energy consumption from computers.

Sri Lanka: Think before you print

Mechanisms such as stickers on printers help to remind all employees about reducing paper use, encouraging them to think twice before printing and/or to print double-sided. Our employees are encouraged to participate in conservation activities and are given up to two days' paid volunteering per year.

Electronic waste and print cartridges are disposed of in an environmentally friendly manner through a tender process which places great importance on the supplier's ability to recycle the waste.

India

Water consumption at the Aviva head office for flushing, washrooms, cooling towers and horticulture is around 45 kilolitres each day. This water is sent to our sewage treatment plant, which generates 25 kilolitres of water, which is then used for flushing and horticulture activities – helping to reduce our water consumption and save Rs45,000 per month.

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Travel and transport

Right across the region, teleconferencing is the preferred choice over travel. In our regional office we have introduced a new online web and audioconferencing facility, to provide flexible options for remote meetings.

Sri Lanka

In Sri Lanka we have an inter-building, three-wheeler shuttle service to minimise fuel consumption. By using this form of transport instead of cars, we estimate that the amount of fuel being used has reduced by 50%.

India carbon footprint in transport reduced by 99%

One of the key initiatives to reduce our carbon footprint was led by our transport department. In the past we had deployed 125 taxis to provide pick-up-and-drop commuting services to more than 500 employees working at our Gurgaon office – our satellite office just outside New Delhi.

This was expensive and took our annual transport budget to more than £85,000. However, with the launch of a new metro service, we decided to revamp our approach. We are now running five buses on arterial roads and two feeding the metro, as a part of a three-month pilot. The use of buses has drastically reduced our carbon footprint from 74,576 kilogrammes to 753 kilogrammes.

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In Sri Lanka we have an inter-building, three-wheeler shuttle service to minimise fuel consumption.



Using public transport has reduced our carbon footprint.

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Environmental issues

Singapore: Print savings in black and white

As a business we rely heavily on print, which is not only costly but also has a huge impact on the environment in terms of the paper and printer cartridges used. Our biggest initiative in 2010 was linked to the launch of general insurance products in Singapore. The approach was to sell our products online, which immediately removes the need to produce quotation forms and other supporting materials.

Once the customer decides that they want to purchase an Aviva policy, we give them the option to 'Go Green'. This means that the policy documentation will be sent to the customer electronically, reducing paper consumption and printing costs. Since this product was launched, 93% of our customers have requested this option.

Sri Lanka: Driving energy efficiency

We held workshops to educate customers in maintaining their motor vehicles, in order to help reduce environmental pollution. Vehicle owners learned how to enhance fuel efficiency and reduce carbon emissions. Although the impact cannot be directly measured, it is envisaged that the hundreds of participants will acquire the knowledge and motivation to be more conscious, and contribute to the preservation, of the environment.

Hong Kong: Floating asset promotes environmental protection

While you won't see our signage on the Hong Kong skyline, our presence on the water with our Green Junk continues to promote environmental protection. The Aviva Junk is used as an educational tool to demonstrate the application of sustainable designs and technologies. It's also used for research projects conducted by Hong Kong University to enhance the use of biodiesel in marine engines, and to increase wind power conversion efficiency with aerofoil micro-wind turbines.

Our One Tree, One Policy programme offers customers in Hong Kong the opportunity to plant a tree in their name. Thanks to our customers, we've seen 500 trees planted successfully through the scheme, helping to absorb carbon. In 2010, our efforts were recognised with the Caring Company Award and Capital Green Excellence Award.

We're committed to doing more...

Our focus for 2011 will be to identify more opportunities to reduce paper consumption and increase the use of forest-friendly paper. We will also continue to embed sustainable IT to drive energy efficiency.

As a strong player in the insurance sector we will use our position to educate our communities about the impact of climate change to influence our people, customers and suppliers to take action.

... we're committed to the challenges

Collating environmental data requires strong infrastructure and processes. We have been working hard to change this, and are committed to improving our capability in this area to improve accuracy.

Striking the balance between sustainable products and services and cost is a challenge in Asia. Equally, it can be difficult to find suppliers for all our procurement that are committed to environmental protection. We know that finding smarter ways to use dwindling resources makes us more efficient and saves money. We will find ways to address these issues by adopting best practices from within the Group, and work with our largest suppliers to identify cost-effective sustainable alternatives.

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In Hong Kong, the presence on the water of our Green Junk continues to promote environmental protection.



Our One Tree, One Policy programme offers customers in Hong Kong the opportunity to plant a tree in their name.

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Financial capability



Education fosters financial stability for individuals, families and entire communities. The more financially aware they are, the more likely they are to increase savings, buy homes and improve their financial health and wellbeing.

What are we doing to increase financial capability?

We are working to increase people's knowledge and understanding about insurance, banking services and credit.

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We've moved forward this year ...

Supporting community education

China

Aviva Cofco provides support to higher education institutions as part of building financial capability in our marketplace:

- The Scholarship and Teaching Award recognises excellent teachers and students of the Department of Finance at the Economics College, Xiamen University – regarded as one of the most prestigious and selective universities in China
- The Future Star scholarship was given to outstanding students of the Economics Colleges at the Universities of Liaoning, Hubei and Hunan, located in three major provinces in China.

Sri Lanka

We regularly hold seminars for different segments of the community to develop knowledge and skills so they can contribute to the community. Around 6,000 people attend our seminars each year.

We provided internships to undergraduates from the Universities of Rajarata, Sabaragamuwa and Sri Jayawardenepura (three newly established universities in Sri Lanka), to give them exposure to the corporate work environment. Since 1994 we've awarded higher education scholarships to all top-ranking students in each district in the Year 5 scholarship exam.

...we're committed to doing more...

We are working to make our products and services easier to understand, and to be transparent with our terms and conditions so that people can assess the respective risks, costs and returns.

We will enhance our communications and use our marketing campaigns to educate people on the importance of savings and protecting themselves and their families.

...we're committed to the challenges

Many of our products are sold by financial advisers, and we will continue to provide education programmes to improve their financial capability so they can provide consumers with the right advice.

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Attracting and retaining talent



The Asia Pacific region is not only growing fast, it is highly competitive and presents us with challenges around scarcity of talent. What are we doing to create an environment that will attract and retain our talent?

We recognise that we still have more work to do in creating a workplace in which every employee is recognised as an individual, and inspired to deliver exceptional business performance. It takes a lot of time and effort, particularly in a joint venture environment where we also have to consider cultural differences – but this is something to which we are totally committed.

We've moved forward this year ...

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Diversity and inclusion

For Aviva, Diversity and inclusion is about creating the right environment where employees in all groups and categories feel comfortable, welcome and want to stay with us.

Results from our latest Employee Promise survey show that our employees feel that we are committed to attracting, developing and retaining a diverse workforce.

However, other statistics show that we don't yet meet our objectives on female participation rates at senior level. It is positive to see that our first and second-level management positions are seeing a higher percentage of women than we currently have at director level. With increased focus on building a balanced leadership, we expect to see these women coming through to more senior level jobs.

India

At Aviva India, attracting women into certain disciplines can be a challenge. Only 18% of senior management positions are held by women. Also, cultural barriers can make it difficult to recruit women into sales, which is not a common career choice for them.

Our vision is to increase the overall percentage of women in the workforce from 18% to 40% in the next five years. We've taken steps to make our female employees feel valued, and to encourage more women to join us. The Aviva Women FPA Project will focus on increasing the proportion of female advisers from 27% to 55%.

We took part in surveys conducted by Hewitt and the *Economic Times* to find out what other companies do to attract female talent, and what steps we could take to encourage more women to make Aviva their career choice. Based on the survey results, we've implemented policies such as a sabbatical policy for women, and flexi-working.

[International Women's Day](#) was celebrated on 8 March 2010, and we organised a celebration in honour of this to show our women employees that they are valued. Flowers were given to all female employees and they were greeted with Women's Day cards and a cake.

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Continuous development

When asked what we can do to make Aviva more inclusive, employees repeatedly tell us that they want more development opportunities. This led to the launch of our 'Talking Talent' process across the region. At the heart of this approach is a partnership where individuals take personal responsibility for their development.

Working with their manager, they talk through honest reflections on performance and potential, what comes next and action points. We are aiming for all employees across the organisation to have regular conversations about their development, not just their performance, based on a real understanding of how they can contribute best to the organisation.

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Promoting healthy lifestyles

As a health insurance provider we understand the benefits of adopting a fit and healthy lifestyle, and this is something that we actively promote. In 2010 we provided access to health care advice and check-ups to more than 6,000 of our employees.

India: Health@Work

As part of the Health@Work initiative in India, health camps were organised where employees received free medical check-ups and consultations by visiting doctors.

Singapore: BaseCamp

One of the highlights of our Singapore BaseCamp programme is fitness and wellness, where sports activities are organised weekly. Employees can participate in a range of activities including yoga, T-boxing, netball and soccer. Singapore also launched 'MyHealthCounts', an online health assessment tool for all employees, which provides advice and action plans to improve their health.

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Bringing recognition to life

India

- The CEO's Award ('One Aviva, Twice the Value' award) recognises and rewards individuals and teams who have gone beyond the call of duty with their actions and ideas
- Blue Riband is a prestigious annual award programme recognising outstanding performers in the sales discipline. Invitation to the event is based on merit and the qualification criteria are stringent. This year, Blue Riband ambassadors celebrated their achievements in New Zealand.

Sri Lanka

- Outstanding individual performance during the year is recognised at the annual company conference, with the 'Managing Director's Special Award'. Six employees were recognised in 2010
- We encourage employees to 'live' our values, and recognise champions in the 'Living Our Values' award: 52 employees received awards in 2010
- Managers are encouraged to recognise and reward outstanding performance on the spot. 'Rainbow Cards' is a unique instant-recognition scheme based on the premise that each person is different, so our people should not be recognised with a 'one size fits all' model. Each divisional head and regional manager is equipped with a pack of Rainbow Cards, with different cards for different rewards: During the year, 104 people were recognised with Rainbow Cards.
- 'Managing Director's Thank You Cards' was a new recognition scheme launched in 2010. The managing director recognises people for exceptional contributions with a personalised, handwritten 'thank you' card. During the year, 31 people were recognised with cards.

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Listening to our employees

Communication is key to building trust among employees, and open and transparent channels are needed for effective employee dialogue. There are a variety of innovative communication platforms across the region to ensure that employees are kept informed of what is going on, and have sufficient opportunities to provide feedback and make their opinions count. These include the following.

Sri Lanka

At Aviva NDB, we have a culture of open communication. Our managing director posts a weekly blog to which all employees have access and can post their comments and views.

We also hold 'Tea for Ten', a bi-weekly forum led by the managing director in which 10 people meet with him and share their views on the business, the issues they face, things that are working and things that are not. Everyone gets an opportunity to express their views and suggestions.

Singapore

Aviva TV

Since August 2010, TV screens have been installed across all floors, and content is developed to keep employees engaged and in the loop on company announcements and events.

From daily birthday greetings flashed on screen and photos and videos of company events, to interviews with senior management and sales updates, Aviva TV ensures that employees are kept abreast of what is happening in the Singapore Life office. The channel is well watched by employees, especially during lunch and coffee breaks when they gather for a quick meal or cup of coffee.

Your forum

The Singapore office recently launched a search for its team of 'Chief Engagement Officers' ('CEOs'). This tongue-in-cheek campaign seeks to gather a team of 'CEOs', who would serve for a term of six months. These 'CEOs' will represent views and feedback from their colleagues, and help to engage them in the various upcoming initiatives shared by management.

...We're committed to doing more...

In a dynamic and ever-changing Asia Pacific environment, leaders need the capability to identify and leverage changes in the market, and transform them into profitable business opportunities for the future.

In 2011 we are launching an Executive Leadership Programme and Senior Leadership Programme. These are designed to equip and develop capabilities so that our leaders can drive Aviva's growth strategies.

We will continue to focus on Diversity and inclusion by integrating our programme into our talent and performance management.

In the talent management universe you never get a second chance to make a good first impression. In 2011, we are strengthening our on-boarding programme by creating a consistent framework across the region, in order to make absolutely sure that all new hires feel welcomed, valued and prepared for the excitement ahead.

... We're committed to the challenges...

As we continue to grow and transform, we're focusing on creating a culture of recognition and performance. We must continue to build balanced leadership that reflects our workforce and customer base, and instil an inclusive culture where each individual is valued and everyone can make a difference.

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Developing communities



When we talk about 'prosperity and peace of mind', it's not all about insurance. It stretches much further than that, and is reflected in the importance we attach to contributing to the communities in which we live and work.

With more than 21 million people in Asia suffering from extreme poverty, what are we doing to unlock their potential?

We believe that if we can help children from underprivileged backgrounds get access to education and their basic needs, this will play an important role in helping to reduce poverty and build strong communities in the region.

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Street to School

According to the United Nations, there are about 21 million people in the Asia Pacific region who are in extreme poverty. Without better education and access to basic amenities, it's almost impossible for people to climb out of the poverty trap.

In looking at how we can best live our brand promise of 'recognition' in our community work, a key focus is on one of the most unrecognised and excluded sections of society: street children.

Through our Street to School programme we are looking to help those children lead fulfilled lives and make the most of their potential by getting them off the streets and into education – helping them to be included and recognised for the contribution that they can make to their societies.

Our employees can get directly involved in this work through fundraising and volunteering. Working with these children helps to build pride in Aviva.

India: Education is insurance

In India, of the 200 million children aged 6 to 14, about 59 million do not attend school, and four out of every 10 attending school drop out at primary education stage.

For India to make strong progress in the social economic arena it is critical that this vicious cycle is broken, and education is the key to achieving this. Street to School is Aviva's contribution to helping the disadvantaged get access to education and, thereby, a better future. This brings to life the brand message "Education is Insurance".

The Aviva Great Wall of Education is a book donation drive that was launched under the Street to School programme. As a part of this initiative, people donate large numbers of books for needy children, which are handed over later to our non-governmental organisation partners. In 2010, the Aviva Great Wall of Education expanded its footprint to four cities: Chennai, Delhi, Mumbai and Kolkata. The total number of books collected was close to 950,000 in the four cities.

We have partnered with [Save the Children](#) and [CRY](#) in various projects to bring education to children on the streets and in slums. In 2010 we helped more than 100,000 children.



China: Twinkling Stars

Through our 'Twinkling Stars – Street to School' initiative we are working in 11 provinces in China. This programme is targeted at underprivileged children whose parents move to the cities to find work, leaving their children at home without sufficient care and support – a big social problem in China.

We are working in 60 schools to create a safe, positive environment where children can learn, play and thrive. In 2010, some 100,000 children benefited from the scheme.

Sri Lanka: Hope for a bright future

Every child in Sri Lanka deserves a childhood worth remembering and the hope for a bright future. The path to such a future undoubtedly lies in having a stable home and an opportunity for education. In Sri Lanka we are working at village level in three areas to improve the education facilities of children from particularly deprived backgrounds.

In addition to the primary projects under Street to School, Aviva is partnering with the Government of Sri Lanka in its cause to expand the reading habits of school children in every part of the country, by making a donation of LKR500,000 (£2,780).

Singapore

In Singapore we partner with the Student Advisory Council to provide children from relatively less well-off backgrounds with the equipment and clothes that they need to participate fully in education. In 2010, we helped more than 100 children. We also sponsored a 'Heroes Camp', helping 50 children to find the hero in themselves – 22 employees donated a total of 682 hours of volunteering time to help with the event.

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Through our 'Twinkling Stars – Street to School' initiative we are working in 11 provinces in China.

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Community development

We've formed strategic partnerships with leading charities, and actively encourage employee participation in community programmes. Below are some examples of other community initiatives in the region in 2010.

South Korea

We are involved in a number of community activities, including sponsoring the 'Senior Villager' event in Tandong Village, the Lunar New Year's Event with disabled children from Seungkawon, and the 'Hanging Lantern' event in Seungkawon. We also visit Tandong Village for volunteering activities with disabled children from Seungkawon, and provide support for repairs of the Tandong Village Centre.

Sri Lanka: Safety in numbers

Poson safety campaign

More than 1 million pilgrims throng the sacred city of Anuradhapura, one of the ancient capital cities of Sri Lanka, during the *Poson* season, making use of the reservoirs and tanks in the area. To raise awareness of the dangers of drowning, we conducted mass media advertising campaigns and erected warning boards at dangerous bathing spots.

Aviva NDB arranged for 550 lifesavers to be available in Anuradhapura, Polonnaruwa and Dambulla to safeguard the pilgrims. In 2010 we also made arrangements to run a free shuttle service between Anuradhapura and Mihintale.

This is the 17th successive year that the company has posted the *Poson* safety awareness campaign, reducing the number of deaths from drowning among pilgrims to zero – at least 150 lives have been rescued over the years.

National Safety Awards

These awards are sponsored by the company every two years to encourage accident-free workplaces. More than 100 entries are received and 21 organisations receive awards. Our objective is to make all employers understand the importance of a safe working environment, not only to safeguard employees, but also to appreciate that safety in the workplace results in improved productivity and profitability, which in turn makes good business sense.

Accident-free festivities

Lighting crackers during the Sinhalese and Tamil New Year celebrations is an integral part of the festivities. Unfortunately, this custom has resulted in injury through careless use, often blinding or maiming children as well as adults.

In 2010 Aviva NDB Insurance launched a campaign to capture the attention of young families, warning them of the dangers. As a result there was only one cracker-related accident reported. The promotion of cracker safety has contributed significantly to reducing accidents, particularly during festive celebrations.

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During the *Poson* season in Sri Lanka, Aviva NDB arranged for 550 lifesavers to be available in Anuradhapura, Polonnaruwa and Dambulla to safeguard the pilgrims.



Every two years in Sri Lanka, the company sponsors the National Safety Awards to encourage accident-free workplaces.

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Awards and recognition

China

Aviva-Cofco has received the following:

- Best Corporate Citizenship Award for best practice in the Twinkling Stars programme
- Care Award for supporting a child with cancer
- Enterprise with Most Social Responsibility Award for the Twinkling Stars programme

India

Aviva India has received the following:

- CMO Asia Award for Excellence in Social Marketing
- Corporate Social Responsibility Award at the Asia Insurance Industry Awards 2010
- Gold at the SPIKES Asia Awards for creative advertising across the Asia Pacific region.

Sri Lanka

Aviva NDB was:

- Named as one of the 'Top 10 Best Corporate Citizens' and became the winner in the 'Under LKR 10 Billion Turnover Category'.

... We're committed to doing more ...

Aviva's Street to School programme is set to help 500,000 street children by 2015. Through our initiatives across the region we've helped more than 110,000 young people so far, and we are looking to do more in 2011.

... We're committed to the challenges ...

As we continue our efforts to improve the wellbeing of the communities in which we live and work, we face the following challenges:

- Aligning Aviva's capabilities and resources in a meaningful way to make a difference over the long term
- Ensuring adherence to financial regulations when providing contributions through our charity partners
- Continuing our efforts to make certain that no part of our supply chain contributes to violations of human rights.

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Delta Lloyd

Delta Lloyd is one of the top five financial services providers in the Netherlands, with around £40 billion in assets under management.

Delta Lloyd Group has a well established corporate responsibility (CR) programme which demonstrates its commitments to responsible business practices by incorporating social and environmental issues in its decision-making processes. To ensure that CR becomes an integral part of its business processes throughout the organisation Delta Lloyd Group has defined five key strategic priorities: good employment practices, the environment, customer interest, product integrity and community engagement.

Delta Lloyd Group has adhered to the 10 principles of the United Nations Global Compact since 2009. These principles concern human rights, labour standards, the environment and corruption. In the specific field of investing, Delta Lloyd Group also subscribes to the United Nations Principles for Responsible Investment.

[Delta Lloyd Group CSR report.](#)

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Glossary

Accounting for Sustainability	Brings organisations together to develop practical tools to embed sustainability into their day-to-day operations and decision making.
ACF	Aviva Community Fund
AGM	Annual general meeting
Aviva Day	A day each year to celebrate achievements across the Group.
Aviva Financial Adviser Academy	Helps advisers to improve their qualifications and prepare for pending regulatory changes to the UK financial services market.
Aviva Investors' European Renewable Energy Fund	An infrastructure investment fund specialising in developing and financing renewable energy projects in the European Union.
Aviva World	Aviva employees' global intranet
BIS	UK Department for Business, Innovation and Skills
BITC	Business in the Community
BREEAM	Building Research Establishment Environmental Assessment Method
CBI	Confederation of British Industry
CD	Community development
CDP	Carbon Disclosure Project
CEO	Chief Executive Officer
CoE	Centre of Excellence
Chance to be Chancellor	An annual challenge giving people the opportunity to tell the UK Government how it should spend the public's money.
ClimateWise	A collaborative insurance initiative through which members aim to work together to respond to the myriad risks and opportunities of climate change.
Connected Reporting Framework	A simple approach to connecting strategic direction, financial performance and environmental and social considerations in corporate reporting, developed through the Accounting for Sustainability project.
CR	Corporate responsibility
CSC	Consortium for Street Children
CSR Europe	A leading business network with around 70 multinational corporations which helps its member companies to integrate corporate social responsibility into the way they do business.
D&I	Diversity and inclusion
e-fulfilment	Online commerce solutions
e-learning	Online training
Employee Promise	"At Aviva I am recognised for who I am, and my contribution matters."
EPS	Employee Promise Survey
ESG	Environmental, social and corporate governance
HMRC	HM Revenue & Customs
HR	Human resources
KPIs	Key performance indicators
LBG	London Benchmarking Group
Learn and Thrive	A community education and engagement programme aimed at helping people in the City of York achieve prosperity and peace of mind, by inspiring and developing community-based learning in 'numbers know-how'.
LEED	Leadership in Energy and Environmental Design, an internationally recognised building certification system.
Living Leadership	An Aviva model which defines leadership as "the act of making a difference."

MDGs	Millennium Development Goals
Micro-insurance	Insurance characterised by low premiums and low caps or coverage aimed at low-income people and businesses not served by typical social or commercial insurance schemes.
Micro-savings	A small deposit account offered to lower income families or individuals as an incentive to store funds for future use.
'Mind the Gap'	Campaign focused on debating with governments about reforming national and EU retirement policy. Mind the Gap reports have been published in every European Aviva market.
MyHealthCounts	Our online tool to help customers understand more about their health, the risks that they might face, and the simple steps that they can take to adopt a healthy lifestyle.
NGOs	Non-government organisations
Nightwatchman	PC power management systems which reduce energy usage.
NPS	Net Promoter Score, a tool to measure customer satisfaction by the proportion of customers who will promote your company.
Paying for It	An educational resource that engages young people (aged 14–18) with current economic issues.
PDP	Personal development plan
PowerPerfector	A system that reduces energy consumption and improves the efficiency of electrical equipment.
RightCall	Our confidential whistleblowing service.
ROTAD	Repair Order to Aid Drying
Royal Mail's Responsible Mailing Programme	Direct mail service using up-to-date address lists to cut down on wasted mail. Customers also use materials that have been produced using processes and resources that are less harmful to the environment and are recyclable.
SRI	Sustainable and Responsible Investments
Street to School	Our global community programme recognising that every child living and working on the street has the right to fulfil their potential.
Sustainable stock exchanges	Stock exchanges active in raising awareness of ESG issues and standards among listed companies, driven by calls from institutional investors through initiatives such as the UNEP Finance Initiative and the UNPRI.
Talking Talent	Our global process to support performance management and talent development.
UK Carbon Reduction Commitment Energy Efficiency Scheme	A mandatory scheme to improve energy efficiency and cut CO ₂ emissions in large public and private sector organisations.
UNEP	United Nations Environment Programme
UNGC	United Nations Global Compact
UNPRI	United Nations Principles for Responsible Investment
Xsell	Our technical platform for sales and marketing capabilities.
You are the Big Picture	Our global brand campaign committing to putting customers at the heart of our business.