Aviva

Policy priorities for Scotland

Aviva is one of the largest financial services providers in Scotland, helping more than a million customers protect what matters, save for retirement and plan for the future. We are a major Scottish employer, offering skilled career opportunities across our offices in Perth, Motherwell and Glasgow. We also play a key role in backing Scotland's economy through substantial investment in infrastructure, real estate and nature restoration.

Aviva in Scotland

AVIVA

A long-standing insurer and investor in Scotland, Aviva helps **1 in every 4 adults** protect what matters.

Over **1.5 million customers,** including households, small businesses and pension savers.

We invest at scale in Scotland, with **£1.6bn** allocated across real estate and infrastructure, including **energy projects, nature restoration, urban regeneration and housing.**

Community partnerships that support financial security and climate resilience, including direct help for households through **Citizens Advice Scotland.**

As Scotland prepares for a new Parliament, we are calling for Scottish policymakers to take action in three priority areas:

1. **Strengthening resilience.**
2. **Boosting economic growth and investment.**
3. **Improving financial wellbeing.**

1. Strengthening resilience

Building a more prepared and protected Scotland

Scotland faces rising climate risks, ageing infrastructure assets, and ongoing challenges in building and road safety. Aviva brings practical insight and extensive experience from responding to storms, floods, fires and accidents every day.

Our focus

- Supporting stronger building standards that improve the resilience of new and existing homes.
- Backing the uptake of Property Flood Resilience (PFR) measures.
- Promoting long-term maintenance of flood defences and sustainable drainage systems.

Policy recommendations

1. Embed resilience outcomes in planning and building rules, ensuring new and refurbished homes can withstand flood and wider climate risks.
2. Commit to long-term funding and maintenance plans for flood resilience measures, and improve the visibility of flood history in home information for buyers and renters.

2. Boosting economic growth and investment

Mobilising capital to support Scotland's economic ambitions

Scotland has clear strengths in energy, nature restoration, digital infrastructure and financial services. With the right policy environment, significant additional private capital can be deployed into projects that support the transition to a low carbon future, create skilled jobs, and strengthen local economies.

Our focus

- Highlighting opportunities to scale investment in vital infrastructure, from clean energy to housing.
- Supporting the development of clearer project pipelines with consistent planning and consenting pathways.
- Working with partners to develop investable propositions, including the deployment of innovative finance models.
- Strengthening financial services skills and apprenticeships to help firms recruit and retain talent.

Policy recommendations

3. Work with industry to strengthen planning capacity, including supporting initiatives like the Aviva-British Chambers of Commerce Planning Skills Fund to help train Scotland's future planners and accelerate delivery of housing, energy and regeneration projects.
4. Enhance Scotland's skills system by strengthening financial services apprenticeships, widening access to mid-career upskilling, and improving alignment between training provision and employer needs.

3. Improving financial wellbeing

Supporting people to make confident, informed financial decisions

Many households in Scotland face financial pressure at key life moments. While many financial services issues are reserved, devolved policy areas such as education and employability play a key role in helping people to navigate financial decisions with confidence.

Our focus

- Supporting access to practical financial guidance and tools.
- Improving signposting and referral pathways to trusted advice and support services.
- Strengthening advice and guidance frameworks to widen access to appropriate support.
- Embedding partnership-based approaches that strengthen resilience and wellbeing.

Policy recommendations

5. Embed stronger financial education in the Curriculum for Excellence, expanding beyond banking and credit to include insurance, savings and pensions.
6. Work with industry, employers and advice providers to develop a Scottish Financial Inclusion Framework that sets clear priorities for access to guidance, advice and support.

Case Study

Building Planning Skills for the Future

Aviva has partnered with the British Chambers of Commerce to develop the Planning Skills Fund, which is helping to train the next generation of planners. Strengthening Scotland's planning capacity is critical to accelerating the delivery of housing, energy and regeneration projects across the country. This partnership-led approach is enabling industry to play a constructive role in building local authority capability, helping projects move forward faster and supporting jobs and growth in local communities. Scottish universities, including Dundee, Glasgow and Heriot-Watt are participating as training providers through the Fund.

Case Study

Investing in Scotland's Natural Environment

Scotland is facing long-term pressures from degraded peatland, declining woodland and growing climate impacts on rural communities. Aviva is investing in projects that restore damaged landscapes and rebuild natural habitats, including peatland repair and the creation of new native woodland. Working with partners such as Woodland Trust Scotland, these investments are helping local areas become more resilient to climate impacts and creating opportunities for green jobs in rural communities. By directing private capital into long-term restoration, Aviva is helping Scotland protect its natural habitats while supporting rural regeneration.

How we can contribute

Aviva stands ready to work constructively with the next Scottish Government and Parliament on practical solutions that strengthen communities, support economic growth, and improve long-term financial wellbeing. We bring local insight, policy expertise, and a robust commitment to helping Scotland build greater economic and social resilience.

For further information, or to discuss any of the policy proposals outlined here, please contact: public.affairs@aviva.com

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