



A guide to Aviva's partnership proposal





As the UK's leading insurer and with a strong track record of working in partnerships, we're in the ideal position to support you and your customers. Combining our expertise in insurance with your customer relationships, together we can drive your business forward and provide your customers with peace of mind from brands they can trust.

The reassurance of working with Aviva

At Aviva we combine general insurance, life and healthcare under a single, strong brand that's focused on providing customers with prosperity and peace of mind.

Size and strength you can rely on

With over 300 years of heritage and 43 million customers, we're the sixth largest insurance group in the world, and the largest insurer here in the UK. You can rely on us to recognise your customers' insurance needs and know how to meet them. And as the leading partnerships provider, we're quick to understand our partners' business and create a strong proposition that benefits their customers.

Our strength and size offer you a combination of financial stability and strong capital management. These represent our ability to pay claims – a vital attribute in an insurance partner, especially in the current economic environment.



Why partner with Aviva

- We're the UK's largest insurer, with exceptional financial strength and stability, making us a name both you and your customers can trust.

Values and experience you can trust

At Aviva we put the customer at the heart of everything we do. We want each of our customers to feel that 'no one recognises me like Aviva'. By taking extra care to recognise your customers as individuals, we will connect more powerfully, serving their needs better and creating additional warmth towards your own brand.

We have a successful track record in meeting and exceeding customer needs profitably. We strive to eliminate unnecessary costs, such as fraud and inefficient processes, to drive growth

profitably and help keep premiums down for customers and returns up for our partners and ourselves.

As one of the UK's top ten most valued brands we're a familiar name to your customers. We continue to invest in marketing to reinforce this and some of the ways we're building awareness in the UK include:

- sponsors of ITV1 Drama Premieres
- title sponsors of Premiership Rugby
- number one supporter of UK Athletics
- club sponsor of Norwich City Football Club.



Why partner with Aviva

- We're experienced in understanding customers' needs and delivering profitable partnerships.
- In addition to our staff delivering your brand values to customers, our own brand values can generate extra benefits for you too.

Unlocking your customer value

We offer a broad range of financial solutions across general insurance, life and healthcare which will allow you to offer your customers products that meet their needs at various stages of their lives.

The general insurance products available include:

Insurance for individuals

- Home Insurance
- Travel Insurance – single and annual multi-trip
- Motor Insurance – car, vans and motorcycles
- High-Net Worth and Mid-Net Worth Home, Motor and Travel Insurance
- Personal Accident Insurance – accidental death, disability and hospitalisation benefits

- Short-Term Income Protection cover
- Mobile Device cover
- White, Brown and Grey Goods Extended Warranty cover
- Legal Expenses cover and Home Emergency cover sourced from third party providers

Insurance for businesses

A complete range of insurance products for:

- small and micro businesses including shops, offices and pubs
- medium to large businesses (including multinationals) such as Retail, Motor Trade, Property Owners and Offices, as well as cover for many other business sectors
- commercial motor fleets of all sizes.

Plus we offer speciality products, including Engineering, Group Personal Accident, Director and Officers Liability and Bonds.

The life products available to you are:

Investments

- Portfolio Bond
- Portfolio Bond Joint Product
- Investment ISA
(including Property Trust)
- Collectives – ICVC
(including Property Trust)
- Unit Trusts
- Structured Products (CPP, DRF)
- Regular Savings
- Immediate Life Annuity

Protection

- Simplified Life Insurance
- Mortgage Life Insurance
- Term Assurance
- New Parent Free Life Cover
- Income Protection Plan
- Critical Illness
(option under Term & MLI)
- Guaranteed Whole of Life
- Guaranteed Lifelong Protection 50+



Equity Release

- Lifestyle Flexible Option
- Lifestyle Lump Sum
- Lifestyle Lump Sum Max

Pensions

- Stakeholder Pension
- Your Pension Protector

Annuities

- Pension Annuity
- Enhanced Pension Annuity
- With Profits Pension Annuity.

The healthcare products available to you are:

- Private Medical Insurance
- International Private Medical Insurance
- Health Cashplan
- Income Protection
- Occupational Health
- Group Life
- Group Income Protection
- Group Critical Illness.



Why partner with Aviva

- As the UK's only composite insurer we can offer the widest range of products.
- This allows you to maximise value from your customer base while delivering consistent service through a single supplier.



A strong general insurance proposition

However your customers choose to purchase their insurance, our sustainable pricing and wide underwriting footprint mean we'll be able to offer more of your customers great value products more of the time.

A choice of channels

Depending on your requirements, we can offer your customers a range of ways to get covered so they can buy insurance in a way that suits them.

- By telephone inbound – customers can call our multi-product sales teams in our centres of excellence.
- By telephone outbound – should this be appropriate our experienced outbound team can contact them.

- Online – we have the capability and experience to make it quick and easy for your customers to purchase cover themselves online.
- In branch – should this channel be a route for your customer, we have the systems capability to get you up and running. Plus, should you wish, our sales development team can support your staff with learning the skills required when selling insurance face to face, as well as provide point of sale material and staff guides.

All of these options can either be Aviva-branded or we can work with you to develop these in joint branding or your own branding, depending on your needs.

Fair, competitive pricing

Our pricing has been developed to maximise sustainability and enable you to offer fair pricing to your customers. In avoiding the large price increases tactical pricing inevitably requires, our sustainable pricing is designed to keep customers satisfied and loyal to their policy for the long term.

The Aviva Risk Index (ARI), available on our Home and Car policies, is a sophisticated pricing model which combines our in-depth risk knowledge with a wealth of both internal and external data to recognise customers at an individual level. This ensures that low-risk customers no longer subsidise those at greater risk, as is often the case with regular pricing. ARI has delivered improved competitiveness, conversion and profitability in our direct business, as well as for our partners, and could do the same for you.

Our wide underwriting footprint

We understand that you want to cover as many of your customers as you can. For example, with our Home policies you'll be able to quote for 95% of postcodes without a referral, rising to 97% with a quick call to our service centre underwriters. It is our wide range of risk analysis tools and techniques, including our state-of-the-art digital flood mapping, which takes account of an individual address rather than a postcode, that enable us to achieve these exceptional levels of underwriting.



Why partner with Aviva

- Our sustainable pricing provides value to your customers, promotes loyalty and supports your growth.
- Our underwriting experience of many customer segments enables you to cover almost all of your customers profitably.

Supporting you with our marketing experience

Our dedicated partner marketing team can, should you wish, provide you with marketing consultancy, drawing on the extensive experience we've gained from our own activities across partnerships, direct and intermediary business.

They will focus on growing your business and can help you maximise all customer contact opportunities by:

- optimising the opportunities of each channel for all customer segments
- making sure the proposition for your customers is compelling
- working together with you to develop a joint business plan
- looking for ways to create a high focus for insurance promotions.

The team will constantly review performance and proactively bring you new ideas.

You will also have access to our sales development team who specialise in optimising partner performance, primarily through on-site visits to identify areas of opportunity and by providing bespoke and off-the-shelf training solutions.



Why partner with Aviva

- Our team of sales and marketing experts will work with you to reach and retain more customers.

Creating profitable growth

We understand that profitable growth is a key requirement for your business. We're experienced in driving this among our partners, as these examples demonstrate.

- We grew one retailer's business from **0 to over 150k policies** in just three years. We worked with them to provide motor, home and travel products, giving our support in marketing, sales operations and the learning and development for their staff. This included immersing Aviva staff in the partner's business through partner induction programmes.
- We helped a bank's established home insurance book **grow by over 40%** over five years. Supporting the bank's staff with sales operations training and learning and development was key to this large increase in business.



Giving your customers excellent service

The right people to support your customers

The full capability of our centres of excellence for sales, service and claims can be made available to your customers.

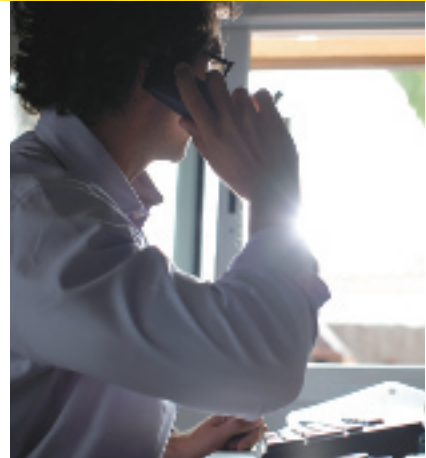
Here dedicated customer focus is backed by efficiency, strong cost management and flexibility of staff. This enables the person who answers your customer's call to handle all aspects of a customer's query.

A small sample of customer comments*

"Exemplary service, very professional and friendly."

"The staff on the end of the phone are helpful and the service is quick."

"Your staff are second to none."



Why partner with Aviva

- We have the people and processes in place to deliver great service.

*Source: Aviva Operations Customer Feedback, 2011.

Our general insurance partner sales and servicing team

PEOPLE
390**

CUSTOMERS
over 3m**

CALLS
1.8m per annum**

RETENTION
over 85% of customers**

- We recruit, train and develop people with the right skills and attitudes to deliver your requirements to your customers. Our team has the experience and passion to meet your brand standards and make things easier for your customers.
- Our sales conversion, retention rates and servicing capabilities are second to none. And even at times of peak demand, we take pride in delivering a consistent and dependable service. This is achieved through tried and tested forecasting and resource planning techniques and our willingness to go beyond what's expected.

**Source: Aviva Servicing Operations, Partnerships Home and Travel, September 2011.

Putting your customers at the centre of claims

We understand every customer is different. We'll listen carefully to each of your customers' individual needs so we can learn what matters most to them. And instead of making customers fit into a process that suits us, we leave it to them to tell us how they want their claim dealt with.

Why partner with Aviva

- We make things easier for your customers by not making them fit into a claims settlement process but giving them the choice about how to proceed.



Our general insurance partner claims team

PEOPLE

330 people[†]

CLAIMS

250,000 per annum[†]

CALLS

450,000 per annum[†]

- Every claim has one dedicated case owner, which helps us to form a relationship with the customer.
 - We settle most commodity claims (for example laptops, TVs, phones, ovens and so on) in one call.
 - 40% of our claims are settled in five days[†].
 - If we need to visit to carry out a survey on a buildings claim, we'll ask when the customer would like us to come.
 - If we say we'll do something, we'll do it – and follow this up by letting the customer know.
- And so we can continuously and proactively improve our service we measure its effectiveness and review customer satisfaction surveys and market intelligence.

[†]Source: Aviva Servicing Operations, Partnerships Home and Travel, September 2011.

Providing you with extra peace of mind

Supporting your compliance requirements

At Aviva we have a thorough understanding of compliance and the regulatory environment and can provide support in this area should you wish.

Our robust internal model can be tailored to your needs, with our experts working with you in the implementation stage to make sure that all regulatory obligations are covered off.

After this, we can offer different levels of support depending on your specific requirements. This could take the form of regular review meetings on regulatory developments, or managing regulatory issues through account governance on an exception-only basis.



Why partner with Aviva

- We have the knowledge and expertise to guide you through compliance and regulatory obligations, whatever your requirements in this area.

Effective risk management

Our business continuity planning (BCP) is reviewed every three months and seeks to minimise the impact on you and your customers should a disaster occur.

To reflect our principle of putting customers first, our BCP philosophy is to focus on service continuity rather than failure resolution. This is achieved through:

- **mirrored secure data halls** that work in parallel to share data and allow diverse routing of networks and power supplies
- **validating service prioritisation rules** and disaster recovery scenarios to seek to maintain our operational capability in the event of a disaster

- **work area recovery premises** that can be used in the event of a total outage incident.

And as claims are handled by one person from beginning to end, we can continue to support customers without system availability. Plus, if a serious issue stops a service centre operating, we can quickly transfer calls to alternative centres so there is the minimum of disruption.



Why partner with Aviva

- We have comprehensive plans in place to make sure our service is impacted as little as possible if a disaster occurs.

Doing business responsibly

£12.4m community investment across the globe^{††}

Carbon neutral since 2006, the first global insurer to do so

60,390 employee hours spent volunteering globally^{††}

In the UK 91% of all our waste is recycled^{††}

We know that being experts in insurance business alone isn't enough for you and your customers. The way we do business is also vitally important.

Our strategy

By acting responsibly for the long term in how we do business we will meet our ambition to provide prosperity and peace of mind to our customers.

At Aviva we believe that corporate responsibility means taking positive

action, treating our colleagues, customers and suppliers with respect, applying consistently high standards in everything we do and having a constructive role in the communities in which we operate. Our vision and strategy for corporate responsibility is aligned to the company strategy and informed by stakeholder

analysis, to make sure that we meet their needs, from our employees and customers to our shareholders and investors.

How we compare

We know we have many opportunities to improve, but we are rated as a company that does corporate responsibility well:

^{††}Source: Corporate Responsibility Report, 2011.

- in top 10% of companies worldwide in the Dow Jones Sustainability Index
- top insurer in the global FTSE4 Good Environmental Social Governance Index
- named Socially Responsible Investments Provider of the Year at the European Pensions Awards
- awarded 'Pioneer' status in Ethibel's Sustainability Index
- achieved the 'Gold' rating in the UK Business in the Community CR Index
- top of Europe's biggest companies in the Europe 300 Carbon Ranking.

Developing communities

We focus our efforts on community programmes which support education, promote financial capability and alleviate life trauma. Street to School is our flagship global community programme where we believe every child has the right to fulfil their potential. We work with our partners around the world, such as Railway Children in the UK, to raise awareness and funds for children who are alone and vulnerable living and working on our streets.

For more information on our commitment to corporate responsibility view our full Corporate Responsibility Report at www.aviva.com/cr2012



A dedicated team to support our relationship

Our dedicated partnership team is here to support you at every stage, from bid to implementation and day-to-day management throughout our partnership, providing you with access to:

- world-class underwriting
- market-leading products
- compliance and regulatory consultancy
- marketing and sales development consultancy
- operational excellence in sales, service and claims.

The team brings a wide variety of experience to you, including senior operational management, underwriting, business development and account management from across various areas of the insurance sector. Each team member is well equipped to work across different products and support you in delivering growth and value.



Why partner with Aviva

- Our experienced team will ensure our partnership progresses and develops smoothly.



To find out more about how we can work with you to deliver
real peace of mind to your customers, simply get in touch

www.aviva.co.uk/partnerships
partnerships@aviva.co.uk



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