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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.

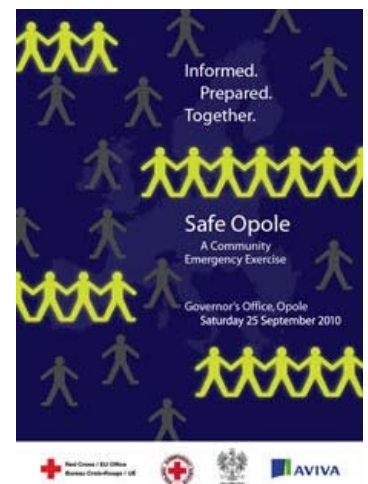
Exercise 'Safe Opole' drew together almost 100 participants, including citizens, government representatives, statutory, voluntary and private sector organisations. The aims were to raise awareness of the potential risks faced by local communities and the steps that people can take to minimise the impact 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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Aviva part en campagne
à partir du 27 septembre 1

'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, Bronislaw 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](#)
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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.

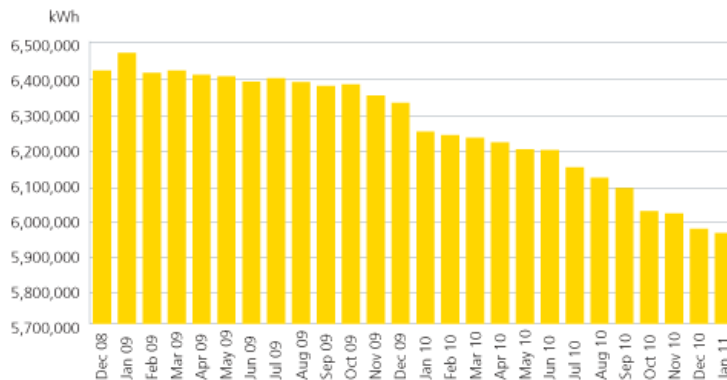
Energy use

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.



'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



Directors Excellence Awards in Prague in 2010. The awards honour outstanding achievement in the communications profession on a pan-European scale.

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Le besoin d'épargne retraite en France

Septembre 2010



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.

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 ...

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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.

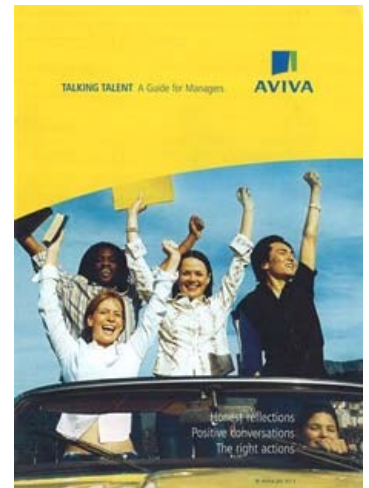
We also use a talent matrix to allow managers and HR departments to identify high-potential employees. In 2010, more than 700 employees in our French business attended sessions which outlined these processes and opportunities.

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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Our Talking Talent programme provides a consistent framework for identifying and developing potential and talent wherever it exists.

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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



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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.

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.



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.

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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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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.



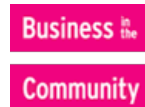
Aviva France is a member of IMS Entreprendre pour la Cité, a charity working in the areas of non-discrimination and integration of differences which supports more than 200 companies with socially responsible policies.



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.