

Video transcript

Louella Eastman
Group CSR Director

As Aviva, we are one of the world's largest insurers and in 23 countries, and the issue of climate change has been a critical one for us and for the world. It is something that directly impacts our customers. So we're very interested in making sure that we protect them appropriately and that's important for us.

So what particular expertise can your organisation bring to help tackle climate change?

We are the first insurer to go carbon neutral around the world. We've been in environment and had it as a policy and as a key part of our corporate social responsibility strategy for about 10 years. So this isn't new to us. This is something that's been important to us for quite some time and I think what we contribute is we have a very interesting programme in how we've carbon neutralised our operations for our 2006 emissions around the world. As well we're doing a number of other things. I think we're the first with digital flood mapping for our customers. We've also done some really interesting work in showing and demonstrating to the government and to our customers how you can have homes that are more flood resistant and that's really all about providing some protection for them and getting them back on their feet much more quickly.

Could you give us a few examples of the kind of expertise you have in tackling climate change?

We are the first insurer to use digital flood mapping so we assess it not from a postal code but actually from the topograph. That's a really important thing to have an understanding of what will flood and what won't.

We've been quite active with the government in terms of the importance of protecting against flooding and in fact, we've done a house – we actually created a house to demonstrate that you can have a flood resistant house. So we spent about £30,000 on an existing home that had been flooded a number of times, that was in an area that flooded frequently, and actually through the next flood those people were actually able to stay in their homes. But one of the things that's really critical is that by just making some changes to a house you actually can get people back, if there is a flood, you can get them back into their homes more quickly. I think that's pretty unique for an insurer.

I think as well we've offered some good products. We have a Pay As You Drive so if you can cut down on your driving your insurance will be less. We monitor that driving so we encourage you to do less driving and as well I think that we've got discounted insurance for.....