

## Tackling the big issues together

# How we recognise expertise and insight

Stakeholders	Engagement	Our shared interest	Action example
<b>Customers</b>	<ul style="list-style-type: none"> <li>• Net Promoter Score (NPS)<sup>®</sup> and brand surveys</li> <li>• Digital product testing</li> <li>• Global surveys of consumer attitudes</li> <li>• In-depth consumer research into retirement plans, financial planning and pensions</li> <li>• Direct customer testing and insight</li> </ul>	To provide good value products and services that meet their needs, helping them take control of their finances and protect the people and things they love	In the UK, we are working in partnership with a leading cancer charity to speed up the handling of critical illness claims for cancer patients from 60 days to just 24 hours
<b>Business partners</b> (bancassurance partners, suppliers ventures)	<ul style="list-style-type: none"> <li>• Procurement processes including the Supplier Code of Behaviour which includes adherence to human rights and modern slavery</li> <li>• Supplier surveys on Corporate Responsibility (CR) criteria</li> <li>• Responding thoroughly to bids and tender documentation and engaging on CR</li> </ul>	To be a trusted partner and do the right thing for the good of our customers	Aviva introduced the ability for Barclays customers to notify us of a claim directly using an online method, reducing the needs for calls, paper and post
<b>Our people</b>	<ul style="list-style-type: none"> <li>• Voice of Aviva survey and regular polls</li> <li>• Employee forums and networks</li> <li>• Consultation on and implementation of well-being initiatives</li> <li>• Performance reviews</li> <li>• Grievance procedures</li> <li>• Trade union representation</li> <li>• The Evolution Council</li> </ul>	Employees feel listened to, respected and recognised for their contributions, and helped to develop their talent in a company they feel proud to work for and where diversity is celebrated	Our fully elected all-employee representative body (Your Forum) is a key way of recognising that we all have a part to play in contributing to the debate on issues and opportunities impacting on our people and our organisation
<b>Governments and regulators</b>	<ul style="list-style-type: none"> <li>• Our regulatory and public policy teams, along with our business specialists, engage with policymakers to support the development of good policy in areas that will have a positive impact upon our business and customers</li> </ul>	To comply with regulatory and legislative requirements, actively provide expertise to support policy development and ultimately help change our customers lives for the better	We have supported the need to reduce fraudulent whiplash claims through our Road to Reform campaign in the UK. The 2018 Civil Liability Act will reform whiplash compensation, but we will continue to champion Road to Reform until the reforms are fully implemented. Aviva has promised to pass on 100% of the savings to its customers when it does
<b>Communities and NGOs</b>	<ul style="list-style-type: none"> <li>• Share best practice, helping to develop actions and solutions to social and environmental issues</li> <li>• Invite input and challenge from lobby groups</li> <li>• Form global partnerships with organisations such as the British Red Cross</li> <li>• Invest in community groups through programmes such as the Aviva Community Fund</li> </ul>	Being a responsible corporate citizen, supporting and strengthening local communities	Aviva is one of ten leading organisations to champion responsible digital business with the BITC
<b>Companies we invest in</b>	<ul style="list-style-type: none"> <li>• Aviva Investors are active investors, engaging with companies and voting at their Annual General Meetings and Emergency General Meetings on Environment, social and governance issues to help improve their performance</li> </ul>	Being a profitable and responsible investor	Aviva Investors is working towards steering the oil industry away from marine life in World Heritage sites. Following a number of successful engagements on this topic, including SOCO International and BP, we helped to launch a collaborative project to call on extractive companies to make 'no go' commitments in World Heritage sites
<b>Shareholders and investors</b>	<ul style="list-style-type: none"> <li>• Annual general meetings</li> <li>• Liaison with ratings agencies, banks and index providers</li> <li>• Responding to a range of investor questionnaires, e.g. Dow Jones Sustainability and FTSE4Good Index and to letters from institutional investors</li> <li>• Distribution of digital shareholder newsletter</li> </ul>	To practice good governance and regularly engage with investors and shareholders	We have an MSCI environment, social and governance rating of AA. These ratings are used by investors to identify ESG risks and opportunities within their portfolio