

Corporate Social  
Responsibility  
Report  
2003

a summary



**AVIVA**



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# Towards Corporate Social Responsibility

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## Aviva Australia CSR

Aviva believes that sound and demonstrable performance of Corporate Social Responsibility (CSR) policies and practices is a fundamental part of business success. Our group-wide CSR policy commits us to managing our direct and indirect impacts on the societies in which we operate.

The principal opportunity in following a program of CSR lies in alignment with the aspirations of our customers, staff and other business partners and therefore enhancement and development of our relationship with each of these groups - to growing mutual advantage.

Aviva's commitment to playing a leading role in the development of worldwide thinking in this area resulted in signing the United Nations' Global Compact Initiative, launched by UN Secretary-General Kofi Annan. The company is a signatory to the United Nations Environment Programme (UNEP) Statement by Financial Institutions on the Environment and Sustainable Development and has representation on the committee responsible for developing Australian guidelines for financial services on CSR management and reporting.

We began membership to the Greenhouse Challenge in 2001 and have been active participants in the Business and The Environment forums held monthly in our head-office city of Melbourne. A sustainable covenant with the Victorian Environmental Protection Authority is currently a work in progress. This report has been verified by a consultant with the Monash Environment Institute's Green Steps Program.

This CSR report underlines Aviva Australia's commitment to behave ethically and to contribute to economic development while improving the quality of life for our workforce and families, as well as the local community and society at large. The 2003 CSR report is the beginning of a long journey towards providing a transparent and accountable business plan incorporating social responsibility and environmental considerations.



**Staff Volunteers**

\* Aviva recommend that only the required pages are printed off

\* If you require a hard copy of this document, please contact:

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# Forward

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**By Chief Executive Officer Aviva Australia  
Mr Allan Griffiths**

I am very proud of Aviva's drive to be one of the leading 'employer of choice' companies in Australia. Aviva Australia is serious about its corporate social responsibilities. In addition to our environmental policies, we pride ourselves on recognition of work/life balance and maintaining social responsibility. This report is yet another integral cog in the mechanics of a balanced and accountable approach to business.

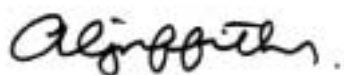
I view Aviva's first Australian CSR report as 'work in progress'. The aim of this report is to document where we are in terms of programs, systems and operations currently in place to deal with maintaining or adopting environmentally and socially responsible practices. Aviva will be as transparent and honest as possible. This is why we have entered into a contractual agreement with the Monash Environment Institute (a business unit of Melbourne's Monash University) Green Steps Program to independently verify this report.

One of Aviva's key values is integrity. This report complements the aspirations and commitment of our staff to maintain Aviva's sound moral principles. As a financial services business, we are aware of the impact we have on the community and environment through our office practices and globally through our products and services. Our strategy is to minimise our negative effects and maximise all potential positives through our policies and procedures.

Aviva Australia is determined to be a 'good corporate citizen'. We recognise our responsibility to work in partnership with the communities and surrounds in which we operate. Our operations are not free from adverse effects on our surroundings, but we are committed to improvement. We strongly believe we are heading in the right direction and have the conviction and courage to continue striving for constructive social and environmental impacts.

I hope you enjoy reading our CSR report and gain a clearer understanding of the challenge we have undertaken to improve our positive contribution to the world.

Thanks



**Mr Allan Griffiths**  
Chief Executive Officer  
Aviva Australia

# Welcome to Aviva Australia

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We are the local face of the global Aviva Plc Group – a world leader in financial services. With a presence in more than 30 countries around the globe, Aviva is the number one insurer in the UK and the seventh largest insurer in the world. Ranked 48th on the Fortune 500 list, Aviva is one of the leading providers of life and pensions products to Europe.

Globally, Aviva has premium income and investment sales from continuing operations of A\$66 billion, and more than \$472 billion of assets under management. The group has 59,000 employees and 25 million customers worldwide.

While our name is new, we already have more than 100 years of continuous operation in Australia. Formerly known as "Norwich Union Australia" we changed our name to Aviva on 1 October 2003, in line with our global parent company Aviva Plc.

We have consolidated our place as one of the Aviva Plc Group's principal businesses outside the UK, through the strategic management of life and investment products.

In Australia, Aviva brings investment and protection products to the market through two brands - Navigator and Aviva. Our head-office is located in Melbourne, and we have satellite offices in Sydney, Brisbane, Adelaide and Perth. Aviva Australia employs 700 staff.

We also have a locally operating sister company, Portfolio Partners, which is one of Australia's leading mid-sized funds managers. Together we manage or administer more than \$18 billion in funds for 300,000 customers.

**Navigator** is one of Australia's largest and most efficient investment portfolio services. With approximately \$10 billion in investor funds, Navigator offers investors superannuation, pension and protection products, general investment or wealth creation products and a share and cash service.

Navigator products are distributed through financial advisers.

**Aviva** provides a range of protection products distributed by financial advisers. These products offer a simple and effective way of providing financial security for individuals, families and businesses.

Aviva protection products include life, critical illness and income protection.



**Aviva House**

# Corporate Governance

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Group Public Affairs has custody of Corporate Social Responsibility within Aviva Australia. The nominated manager is Simon Morgan, Group General Manager Public Affairs. The project manager for CSR is Rob Gill, Public Affairs Manager - Internal Programs.



Four internal committees have been established that contribute to the implementation of policies and programs dedicated to CSR:

- Group Environment Program
- Guiding Star Committee
- Social Club Committee
- Occupational Health and Safety Committee (administered by the Human Resources department)



Internal Communication of CSR in 2003:

- Discussed as part of induction day for all new staff. (The induction kit included an information sheet on all committees.)
- Local intranet site for all committees. (The Group Environment Program (GEP) site included a detailed description of Aviva's CSR commitment and reporting mechanisms and provided a live link to the Aviva plc CSR report.)
- Social responsibility was a regular feature in every internal magazine. (An article relating to one or more of the committees and their programs appeared in every internal newsletter during 2003.)
- Staff briefings, staff emails and posters were regularly used throughout 2003 to communicate Aviva's commitment to CSR.



## Internal Auditing

"Project Shock" is an internal auditing project conducted by the Group Environment Program. Members take quantitative audits of the various work areas addressing many of the criteria mentioned under Environmental Programs – Aviva's Commitment to the Environment.

Audits are completed on an end-of-month basis. Every quarter the audits are collated and the best work area is assessed from the results.

## External Auditing

An annual report is published by our parent company, Aviva Plc, covering the Group's CSR performance. Aviva Plc reports on data relating to: environmental practice and impact, health and safety, human rights, community programs & corporate citizenship, customer service, workforce engagement, partnerships with suppliers and standards of business. The March 2004 report is available for viewing at:

[www.aviva.com/responsibility](http://www.aviva.com/responsibility)

This Aviva Australia Corporate Social Responsibility report has been verified by Matt Wicking, a consultant with the Monash Environment Institute as part of the Green Steps Program.

# Aviva's Commitment to the Environment

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The Aviva Plc Group has been reporting on environmental performance for four years. The Group, as a member of the international business community, is committed to Corporate Social Responsibility through Aviva's role as an insurer, investor, employer and consumer.

Aviva Australia has long been dedicated to a sustainable earth, with environmental policies dating back to the early 1980s. There are many programs in place at Aviva Australia that demonstrate a commitment to the environment; from in-house green office projects, volunteering for conservation organisations, car-pooling, organic waste collection and policies for supply chains.

We acknowledge the importance of socially responsible investing and work in close consultation with our sister company, Portfolio Partners, to ensure our customers are informed on the status of our investment products. Through the Navigator platform, we offer a range of investment options in ethical funds.

*"We are committed to environment friendly management practices (and educating our staff about them) and continually search for ways of operating that demonstrate recognised sustainable approaches."*

Simon Morgan  
Group General Manager – Public Affairs  
Aviva Australia



**Simon Morgan**  
Group General Manager - Public Affairs  
Aviva Australia

## Environmental Policy

The Aviva Plc Group is committed to a program of management, continuous improvement and reporting of our direct and indirect environmental impacts.

The Group is committed to investigating new practices that positively contribute to sustainable staff behaviour. Where practical, proven new functions are adopted into the education process for Aviva's recommended office practice.

Data collected by the Group is audited and printed in an annual report which is released as a public hard copy, and can be found on the Aviva Plc Website.

Aviva Plc CSR link: <http://www.aviva.com/responsibility/index.htm>

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## Stakeholder and Community Participation

### **BATE:**

Aviva is represented by a member of the Group Environment Program at all Business and The Environment (BATE) meetings held on a monthly basis around Melbourne, Australia.

### **Greenhouse Challenge:**

Aviva was voluntarily audited in 2001 and became a signatory to the Federal Government's Greenhouse Challenge in July 2003. This voluntary program audits companies and recommends practices to reduce carbon dioxide emissions that signatories commit to work towards. Our first annual audit is due July 2004.

### **Green PC:**

All obsolete IT and electronic equipment is donated to Green PC who refurbish IT equipment for community groups.



### **Conservation Volunteers Australia - Staff Volunteering Program:**

Aviva has an ongoing arrangement with Conservation Volunteers Australia where staff teams can volunteer to help with current projects. This is one way Aviva can help offset the creation of greenhouse gases as a result of our operations.

### **UNEP FI:**

Aviva Australia, through our parent company, Aviva Plc, is a proud signatory of the United Nations Environment Programme (UNEP) Statement by Financial Institutions on the Environment and Sustainable Development. Membership requires companies to reach a set standard of environmental practice and work towards meeting attainment targets.

### **EPA – Sustainable Covenant:**

Aviva has begun discussions with the Victorian Environmental Protection Authority (EPA) regarding the creation of a unique sustainable covenant between the two organisations.

### **SRI product disclosure:**

Aviva complies with the guidelines relating to product disclosure and Socially Responsible Investment (SRI) in accordance with the Financial Services Reform Act. From March 2004, all new Product Disclosure Statements will state the full socially responsible background to each product.

## Environmental Management

Aviva recognises the importance of, and encourages practices that contribute to, a sustainable earth. In July 2000 the Group Environment Program (GEP) Committee was formed. The volunteer staff-run committee formulated a charter that strives to make all staff aware of more environmentally-friendly practices that can be employed around the office, and adopted into day to day living, that place less of a strain on the finite natural resources of the planet.

The GEP Committee provides quarterly reports on travel and transport, paper and envelope purchases, and gas, electricity, oil and water usage as well as half yearly waste, property and supply chain/purchasing reports to Aviva Plc.

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The GEP Committee meets fortnightly to discuss current projects and identify possible new initiatives. Committee members provide updates on project progress and address any issues/concerns they may have. A project plan is prepared outlining key milestones and deliverables. Projects are primarily concerned with educating Aviva staff on environmentally friendly work practices and providing options and appropriate facilities.

The Project Manager meets with the Project Sponsor from the Executive Team each month to provide an update. A report highlighting the committee's key milestones is provided on a fortnightly basis.

*"The GEP Committee is committed to encouraging all Aviva staff to contribute to a greener, healthier and cleaner environment."*

Rob Gill  
Project Manager – Group Environment Program



**Robert Gill**  
Project Manager - Public Affairs  
Aviva Australia

## Environmental Programs

### **Paper**

We aim to decrease paper use by encouraging the economic use of paper and eliminating unnecessary printing with the use of electronic filing systems. Programs are in place to encourage the re-use of paper as scribble pads, double-sided prints and saving files to CD.

### **Waste**

Recycling and collection facilities are provided for the disposal of paper, organic waste, and bottles and cans. Staff are encouraged to place recyclable materials in the appropriate bins.

Paper and cardboard are recycled through Amcor Recycling. Glass, plastics and tins are recycled by Visy Recycling. Collection facilities are also provided for the recycling of unwanted Christmas cards and envelopes.

Organic waste is turned into organic fertiliser by Organic Recyclers Pty Ltd. Fluorescent tubes are disposed of with the assistance of Chemsal, a chemical recycling company. We have established a ring binder recycling program, which includes a storage facility with general staff access to allow the collection and disposal of ring binders. Toner and ink cartridges are purchased and recycled through ATC I.T. Supplies.

Metal teaspoons are provided in all staff kitchens and metal cutlery is provided in the staff bistro to assist in the reduction of disposable cutlery and wooden stirrers.

### **Energy**

All staff are encouraged to shut down their computers after-hours and to turn lights off when not in use; this includes out-of-work hours, when rooms are not in use and when there is sufficient natural light available.

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### Water

An educational campaign was run in 2003, which informed staff about water restrictions and encouraged sensible water usage practices.

### Travel and transport

RACV car-pooling: an internal registry is provided by the RACV for staff wishing to travel to/from work in a car-pool.

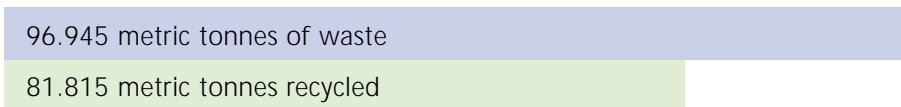
### Project Shock

Project Shock is an internal auditing project conducted by the Group Environment Program that performs regular environmental audits of workstation and kitchen areas.

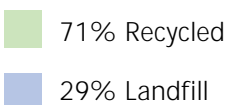
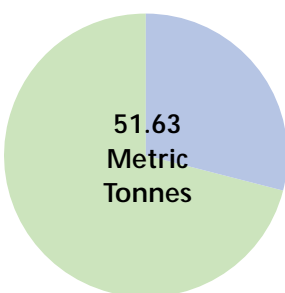
Every quarter, audits are collated and the best work area is assessed from the results. The best "Environmentally Friendly" work area is recognised with a certificate and custody of our mascot, "Electra" the frill-necked lizard doll.

## Performance Data 2003

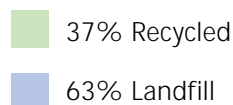
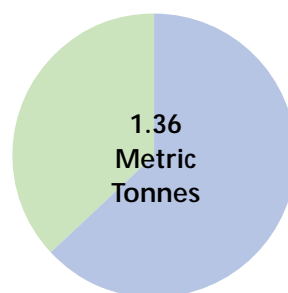
Total Disposable Waste Produced and Recycled.



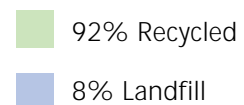
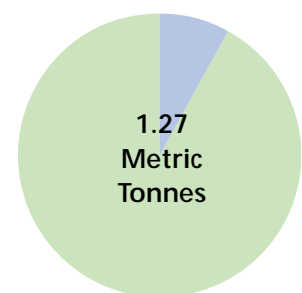
### Paper Waste



### Organic Waste

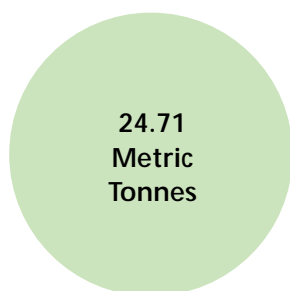


### Glass Plastic Aluminium



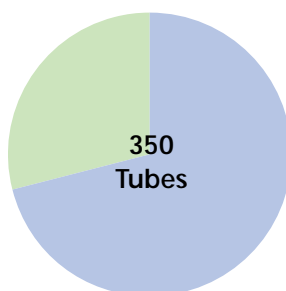
## Performance Data (cont.)

**Ink & Printer Cartridges**



100% Recycled

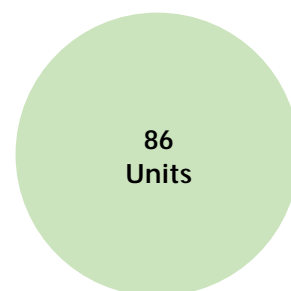
**Neon Tubes**



29% Recycled

71% Landfill

**IT Equipment**



100% Recycled

Performance data table 2002 - 2003

2003		2002
	<b>Taxi Travel</b>	
141,840	Kilometres Travelled	168,050
20,347	LPG fuel in litres	24,145
33.47	CO2 tonnes produced	38.4
	<b>Air Travel</b>	
1,436	Total Trips	2,125
4,821,266	Kilometres Travelled	7,127,450
530.34	CO2 tonnes produced	784.02
	<b>Electricity Usage</b>	
3,616,583	Kilowatt Hours	3,475,106
2,860.72	CO2 tonnes produced	2,748.86
	<b>Gas Usage</b>	
845,372	Kilowatt Hours	912,477
170.77	CO2 tonnes produced	184.32
	<b>Water Usage</b>	
24,978	Metres cubed	62,218
	<b>Paper &amp; Envelope Usage</b>	
39.13	Metric Tonnes	87.2
13.02	Recycled content	39.7
36.5	Paper waste recycled	82.47

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## Future Targets

### Paper

Aviva aims to reduce the amount of paper used per staff member to below 9000 sheets by the year 2005. Currently, the consumption rate is 10,197 per staff member. We aim to reduce this amount through ongoing education and communication, and through the introduction of user-friendly photocopiers and printers. Aviva has investigated the use of paper with recycled content, but has found that costs are currently prohibitive.

Paper recycling: The target is for every workstation to have a paper recycling bin by 2005. An ongoing education program on paper recycling and paper-use reduction is in place. Current audits show that up to 80% of workstations have paper recycling bins.

### Waste

The target is to reduce the amount of landfill produced from our operations through the minimisation and separation of waste. We aim to have workstations free of waste bins by 2006. We are endeavouring to educate all staff to place waste in the correct disposal bins, ie paper recycling, bottles and cans, organic scraps and landfill (general waste). This program is in its infancy and will be ongoing.

### Energy

Greenhouse Challenge: We aim to implement 80% of approved actions for our Greenhouse Challenge cooperative agreement by 2004. A new action plan is to be assessed for 2004/05.

Electricity consumption: Through an education program on more efficient use of lighting and air-conditioning, we aim to reduce usage to 4800 kwh per staff member. Aviva staff used 5167 kwh per person in 2003. The installation of a new air-conditioning unit may have contributed to higher electricity volumes over 2003.

The target for 2004 is to have 0% of computers (excluding data gathering equipment) left on after-hours. Aviva has run a campaign of "computers off when not in use" since 2001. The success rate has been very pleasing with audits showing that computers left on after-hours has dropped from over 30% to under 10% in December 2003.



# Social Responsibility

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Aviva has a genuine interest in our community. We place great emphasis on our values and hold integrity, progressiveness, performance and teamwork in the highest regard.

Our community incorporates all of our stakeholders including our staff and families, customers, suppliers, neighbourhood, nation, and global associates. All influence our decisions, policies and strategies. We believe our activities should contribute positively to all Aviva's stakeholders.

*"Our staff want to know that the company they work for displays the kind of values they support outside of work"*

Allan Griffiths  
Chief Executive Officer, Aviva Australia



**Mr Allan Griffiths**  
Chief Executive Officer  
Aviva Australia

## Values

In 2003 all our staff undertook a "Values into Action" workshop. Understanding our personal values and our organisation's values helps staff bring them to life. The workshops examined Aviva's guiding principles and the behaviours staff demonstrated towards our stakeholders. It was an opportunity to learn more about each other and ourselves.

Going forward, all staff have developed a clearer understanding of the values the organisation considers important and the way that our personal values fit against these. The desired outcome is to turn these understandings into actions and live up to our promises to our stakeholders.

Integrity,  
Progressiveness,  
Performance,  
Teamwork

*Guiding principles:  
encourage challenge,  
set the pace,  
become the customer!*

## Guiding Star Committee

The Guiding Star Committee was formed in 2000 from a desire to create a structured way for Aviva to donate money to Australian charities and to contribute to the general community. It is a voluntary staff committee.

### **Mission**

To support Australian charities through financial contributions and staff involvement and to achieve lasting change/improvement in the community.

### **Guiding Star seeks to enter into partnership with organisations who:**

- Aim to prevent suicide through research or educational programs
- Aim to support the mentally ill and research mental illness
- Seek to conserve resources and protect the environment
- Research the cause of, or develop a cure for, terminal illnesses
- Support children and youth activities

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## Guidelines

- Focus on Australian charities
- Must be registered charities
- Must be well established and have clearly defined aims and objectives
- Financial donations must be deductible under Section 30-15 of the Income Tax Act
- Favour charities which encourage employee volunteering
- Seek recognition where substantial support is provided by Guiding Star

## Requests will not be considered from:

- Individual applicants, political organisations, religious or sectarian organisations involved in purely religious/sectarian activities
- Mainstream schools and sporting associations
- A small group of individuals
- An organisation where our financial support might affect or reduce government funding to the charity
- New organisations (unless it can be shown clearly that there is a defined unmet need)

## Sponsorship and Community Investment

### In 2003, through our Guiding Star Program, Aviva provided financial support to:

- Very Special Kids \$6500
- Care Australia – Corporate Council \$25,000
- Breast Cancer Network Australia \$5300
- Australian Conservation Foundation \$5000
- Here for Life \$5000
- The Smith Family \$5000
- Canberra Bushfire Appeal \$10,000

Staff initiated fundraising activities supported by Guiding Star raised more than \$12,000 for Jeans for Genes day, Pink Ribbon day, Shave for a Cure, Here for Life, Heart Foundation and the Canberra Bushfire Appeal.

Staff also contributed to the Salvation Army Christmas Appeal by generously providing presents to the Christmas tree appeal held annually in the foyer of Aviva House, Melbourne.

### Workplace Giving

The Guiding Star Committee also administers the payroll deduction program referred to as 'Workplace Giving'. This program enables staff to directly donate to any of the nominated charities through payroll deduction before tax. The platform for Workplace Giving is formatted by Australian Charities Fund. Aviva paid an administration fee of \$2056 for their service in 2003.

Workplace Giving is also available to our sister company Portfolio Partners. Our combined staff donated more than \$40,000 with a participation rate of 14% of staff in 2003.

Staff are encouraged to independently support organisations of their choosing that are not one of the Guiding Star selected organisations.

Staff are surveyed on an annual basis to ensure that the Guiding Star Committee is supporting organisations that have staff approval.



"Shave for a Cure"

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### **Staff Volunteering Program**

The Staff Volunteering Program allows all full-time staff to take one full day volunteering leave per year. The program is administered by the Guiding Star Committee and the payroll system and allows staff to volunteer for any certified charitable organisation of their choosing through [seek.com.au/volunteering](http://seek.com.au/volunteering).

Aviva also had an arrangement with Conservation Volunteers allowing small groups of staff to join the local environmental rehabilitation project. We also supplied volunteers to our supported organisations for suitable special events and fundraising activities.

The Staff Volunteering Program has been active since July 2003 with 5% of staff taking up this opportunity by 31 December 2003.

## **Work/Life Balance**

*"Aviva takes great pride in our dedicated initiatives to balance work and life. We strive to support a strong sense of family and community which is reflected in our employment policies."*

Alexis Beckwith  
Group General Manager  
Human Resources - Aviva Australia

### **Social Club Policy:**

Aviva offers employees the opportunity to become a member of the Aviva Social Club. The Aviva Social Club is a non-profit organisation that aims to boost morale and encourage participation in activities not aligned with normal work duties.

Facilities include a rooftop social clubroom and sporting facilities. A calendar of social events is organised throughout the year. Through the Aviva Social Club, in-house activities that contributed to work/life balance for 2003 included team sports, exercise classes, family events and the Aviva company ball.

### **Annual Leave:**

It is Aviva's policy to encourage all employees to utilise their annual leave entitlement to take time off work to maintain a healthy work/life balance, and to utilise accrued annual leave within the year it accrues.

### **Parental Leave:**

Through our Parental Leave Policy, Aviva recognises the importance of providing a work environment that enables employees to maintain a balance between work and family responsibilities. We are committed to staff returning to work where possible and retaining the skills of parents wishing to continue employment.

In 2003, we undertook a project to promote our processes for employees taking parental leave. The project involved simplifying information and materials given to staff regarding parental leave, and focussed on improving the communication between managers and employees whilst on parental leave through our "Keep in Touch" program. This project was designed to increase the number of employees returning from parental leave and to assist the business to adequately plan around and accommodate flexible working arrangements.



**Alexis Beckwith**  
Group General Manager  
Human Resources - Aviva Australia

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Head Office provides a lactation room for feeding mothers to express and store milk. The lockable room is based on level 4 and is equipped with comfortable chairs and a fridge.

**Study Assistance:**

The continuing professional development of individuals is recognised by Aviva as essential for the ongoing growth of our business. The organisation sees professional development as a joint responsibility between manager and the employee. All individuals are encouraged to take charge of their career direction and learning.

**Career Break Leave:**

Aviva provides the opportunity for a career break to employees at the completion of five years service. Career Break Leave is when an employee applies for leave to pursue recreational, family and/or study activities.

**Compassionate Leave:**

The company supports employees who have experienced a death of a close family member by providing compassionate leave.

**Family Leave:**

It is the policy of Aviva to ensure family leave is available to assist employees balance their paid employment and other lifestyle responsibilities. This leave may be granted to all permanent full and part-time employees (excluding casual employees) to take time off work to provide care and support for a close family member who is ill, or to attend to a crisis situation within the family.

**Personal Leave:**

Aviva provides personal leave to permanent non-packaged employees to attend to personal business in specific circumstances.

**Rewards Policy:**

Aviva Plc has in place a Reward Policy. The Policy Statement provides that the Group aims to have in place competitive and fair reward policies in the countries in which it operates. Human Resources departments lead in setting policy and practice which they believe will allow them to attract, retain and motivate the level of talent necessary to deliver their business plans successfully. They also take account of the business's ability to meet the costs of proposed reward policies.

The Aviva Rising Star Award is a program that aims to recognise and reward outstanding performance of both employees and teams within Aviva. Nominations can be made by any full-time, part-time, or fixed term employee of Aviva and should reflect the Aviva Guiding Principles: set the pace, encourage challenge, become the customer. The Rising Star Award is granted quarterly.

In 2003, Operations began a Rewards and Recognition Program designed to reward staff across Aviva Australia for outstanding performance that reflects Aviva values. Awards range from formal recognition of effort by peers and managers, to financial rewards for outstanding performance.



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## Community Commitment:

### **Equal Employment Opportunity:**

All employees and potential employees of Aviva are given an equal opportunity in all aspects of employment. Strict guidelines are provided to assist managers when recruiting staff to assure Aviva Australia meets its EEO obligations. All Aviva Australia managers completed equal opportunity training in 2003.

### **Anti-money laundering policy:**

Aviva Plc has in place a Group Anti-Money Laundering Policy. The Policy Statement provides that Aviva is committed to ensuring all its businesses comply with the spirit of, as well as specific provisions of, all laws and regulations for anti-money laundering practice in all the countries or territories in which it operates, such that regulators can regard Aviva as a centre of best practice, where compliance standards contribute positively to risk management, consumer protection and the overall quality of business.



Aviva Values Team Challenge

### **Sponsorship and community investment:**

Aviva Plc has in place a Sponsorship and Community Investment Policy. The Policy Statement provides that the company is committed to being a responsible corporate citizen. Aviva's strategy for sponsorship and community investment will enhance the reputation of the company as a leading international financial services provider and be a platform upon which to promote our brand, values and vision to key stakeholders.

## Future Targets

### **Staff Volunteering:**

Increase the percentage of staff who participate in volunteering to 20% of full time staff. The current low of 5% may be a result of this initiative being a relatively new concept that needs increased communication and time for previous volunteers' experiences to filter through.

### **Workplace Giving:**

Increase the Workplace Giving amongst staff from 14% up to 20% through a concentrated campaign and by addressing the results of the annual staff survey.

### **Employee Morale:**

The Aviva Australia Employee Opinion Survey undertaken in 2003 included a number of questions relating to employee morale. Against a benchmark of 54.3%, the average score for these questions was 77.3% favourable. Our target is to continually increase the level of employee morale.

### **Aviva's Responsibility and Communication:**

We believe that Aviva has a very favourable record of social responsibility and we would like to communicate this to all our staff through a dedicated communication program highlighting our accomplishments. This will be done through staff postcards, posters and the internal magazine.

# Occupational Health & Safety

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'Occupational Health and Safety' (OH&S) is the provision and maintenance of a workplace and systems that minimise the risk of injury and disease to employees and visitors.

After a review of business operations Aviva began a process of upgrading our OH&S procedures. In August 2001 we began, with the help of an external consultancy, a process of retraining OH&S Representatives and formed an OH&S Committee in order to remain compliant with relevant sections of the Occupational Health and Safety Act of 1995.

In 2003, Aviva had seven certified OH&S officers and 13 OH&S committee members drawn from a variety of roles and positions across the business.

*"The health and safety of all employees and visitors of Aviva is considered to be of the utmost importance. It is our policy that, as far as is practicable, the environments in which all persons are employed by Aviva, are maintained to the highest standards to ensure the health and safety of all."*

John Hurren  
Corporate Services Manager – Aviva Australia



**John Hurren**  
Corporate Services Manager  
Aviva Australia

## Occupational Health and Safety Policy

**The objectives of the Occupational Health and Safety Policy are to ensure:**

- That all hazards and risks to health and safety are regularly monitored and evaluated
- Appropriate measures are put in place to control risks to health and safety
- Employees participate and contribute to the decision making process on occupational health and safety matters affecting their health and safety at work
- All employees receive the information, instruction, training and supervision they need to safely carry out their responsibility
- Aviva fulfils its legal obligations as a minimum requirement

The Occupational Health and Safety Policy covers all Aviva employees who are employed on a full time, part time, casual, fixed term and contract basis and all visitors to Aviva.

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## OH&S Representatives

Each floor area has a nominated OH&S Representative. This local officer is the contact point if someone has an inquiry about health and safety within Aviva (Australia), or wishes to report a hazard, incident or near-miss.

Officers have been put through a thorough training program and are certified to government standard. Local representatives continually audit their area, surveying for potential hazards and risks. However, if staff become aware of developing or potential problems – they are encouraged to inform their local officer or other OH&S representatives and their line manager.

Things that can be potential hazards and risks include: storage areas, electrical hazards, carpet, chemicals, odours and spills, broken equipment and glass, stress, and unsafe practices.



OH&S Officer

## Reporting Mechanisms

All Aviva staff have access to the internal intranet which contains an online form for reporting incidents, accidents and near-misses. This includes first aid incidents that are also recorded in a first aid log. The online form automatically files the report and informs Corporate Services of the incident. Emergency situations are reported directly to a first aid officer, line manager or Corporate Services.

In 2003 Corporate Services received 9 reports of an accident or incident, and 6 reports of a near-miss.

## OH&S Committee

The Committee's role is to establish an OH&S Policy and supporting objectives and strategies to ensure a safe and healthy working environment for all Aviva (Australia) employees, visitors and others engaged to work on Aviva premises.

The committee meets monthly to review progress towards the achievement of objectives, review safety incidents (including near-misses) which have been reported during the month, and to ensure where necessary that working arrangements or processes are reviewed with regard to the nature of the incident/near-miss. The committee ensures that the Aviva Executive is appraised of issues requiring their consideration.

Many Aviva policies relate to maintaining the OH&S standards set by management in Aviva.

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## Related Policies

### **First Aid:**

First aid facilities are available to all employees and visitors to Aviva if they become ill or are injured at work. In 2003 Aviva had 12 certified First Aid Officers. Head office has a first aid room on level five which is available for staff to use in case of illness.

Aviva complies with the First Aid Code of Practice approved under Section 55 of the Occupational Health and Safety Act 1985 (reviewed in 1995).

### **Compliance:**

Aviva Plc has in place a Compliance Policy. The policy statement provides that Aviva is committed to ensuring that its businesses fulfil their regulatory obligations, such that regulators can regard Aviva as a centre of best practice, where compliance standards contribute positively to risk management, consumer protection and the overall quality of business.

### **Emergency and Evacuation:**

It is Aviva's policy to ensure as far as practicable the safety of employees and visitors and to ensure that an orderly evacuation from a danger zone will occur in times of emergency.

Aviva had one fire warden for every 40 members of staff in 2003. A warden is an Aviva employee who has the authority to direct all employees and visitors during an emergency evacuation of the building.

### **Workcover:**

The Victorian Workcover Authority provides regulations and recommendations in relation to the recording of incidents and provision of cover to which Aviva complies.

### **Smoke Free:**

All employees and contractors in Aviva premises and locations are provided with a smoke free workplace environment.

### **Alcohol and Drugs:**

Aviva provides a workplace free of alcohol and drugs and offers reasonable support to employees who experience alcohol or drug related problems.

### **Issue Resolution:**

A systematic procedure ensures issues are resolved in a fair and equitable manner for both the employee and Aviva.

Dealing with issues often involves complex matters that need to be carefully considered. This policy therefore forms part of an overall strategy for meeting the organisation's obligations to provide a workplace free from discrimination and harassment.



**First Aid Training**

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### **Health Plan:**

Where possible, it is Aviva's policy to offer employees access to a health plan at discounted premiums as a benefit of employment. This may be subject to change over time.

The health plan is a voluntary private health insurance package that is prepaid by Aviva on behalf of the employee and is offered to employees at a discounted rate.

### **Sick Leave:**

Aviva's Sick Leave Policy aims to ensure employees are provided with specific leave entitlements because of illness and also to ensure that Aviva fulfils its obligations as outlined within the Award and Enterprise Agreement

### **Income Protection:**

Employees who have more than one year of full time service are entitled to participate in a company funded income protection scheme which entitles them to 75% of their salary for up to two years.

### **Long Service Leave:**

Long Service Leave refers to 13 weeks of paid leave provided to employees at the completion of 15 years service with Aviva. Pro Rata Long Service Leave refers to a proportion of Long Service Leave which an employee has accrued between 10 years and 15 years service in recognition of employment loyalty.

### **Blood Donors Leave:**

Employees who need time off to donate blood to an authorised blood bank are supported by Aviva's leave policy.



## OH&S Initiatives

The OH&S committee introduced the following initiatives in 2003 to improve the health and safety of Aviva staff.

### **Flu Shots:**

All staff were given the opportunity to receive a free influenza vaccine in April, 2003.

### **Haemscreen**

All staff were given the opportunity to have a free haemscreen test performed by Victorian health Services. The screen analyses individuals blood/iron content.

More than 20% of staff elected to take the free test and one was diagnosed for the first time with Haemachromatosis, a potentially fatal condition which, when picked up early, can be easily treated.

### **Air Conditioning System:**

The Melbourne head office air conditioning system was upgraded from a water-based cooling tower system, to one based on cooling fan technology. The new system has increased the comfort levels for employees and eliminates the possibility of health and safety concerns that may be caused by cooling tower systems, such as the presence of Legionella bacteria.

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**OH&S Week:**

Aviva head office participated in "Work Safe Week", 27 September – 31 September 2003, sponsored by Victorian WorkCover Authority.

The week featured a manned display in the staff bistro with guest speakers each lunchtime, including firewardens, health professionals, first aid officers and OH&S representatives.

**Workstation assessments:**

All staff were encouraged to invite their local OH&S representative to do a workstation assessment which included looking at lighting, posture, comfort, screen glare and equipment positioning.

## Future Targets

**Incident reports:**

Aviva aims to decrease reported incidents and accidents to eight or less in 2004. In 2003, nine incidents and accidents were recorded, along with six near-misses.

Since 2003 was the first year for the new online reporting mechanism, we aimed to increase the amount of reports over the year. However, now that staff are aware of reporting procedures, we would like our OH&S program to decrease the amount of incidents and accidents.

**Staff Wellbeing:**

A major axis of our OH&S program has been a focus on staff health and fitness. We hope that, through increased communication and internal programs, staff health and wellbeing reflects positively in reported figures for 2004.

**Workstation Assessments:**

All staff workstations will be assessed by their local OH&S representative and set up within the guidelines recommended by Work Safe Victoria. Currently, workstations are only assessed upon request.

**Health and Safety Legislation:**

Aviva aims to maintain the level of zero breaches of Health and Safety Legislation, in accordance with Victorian State Law, as was the case in 2003.



Live it up!

