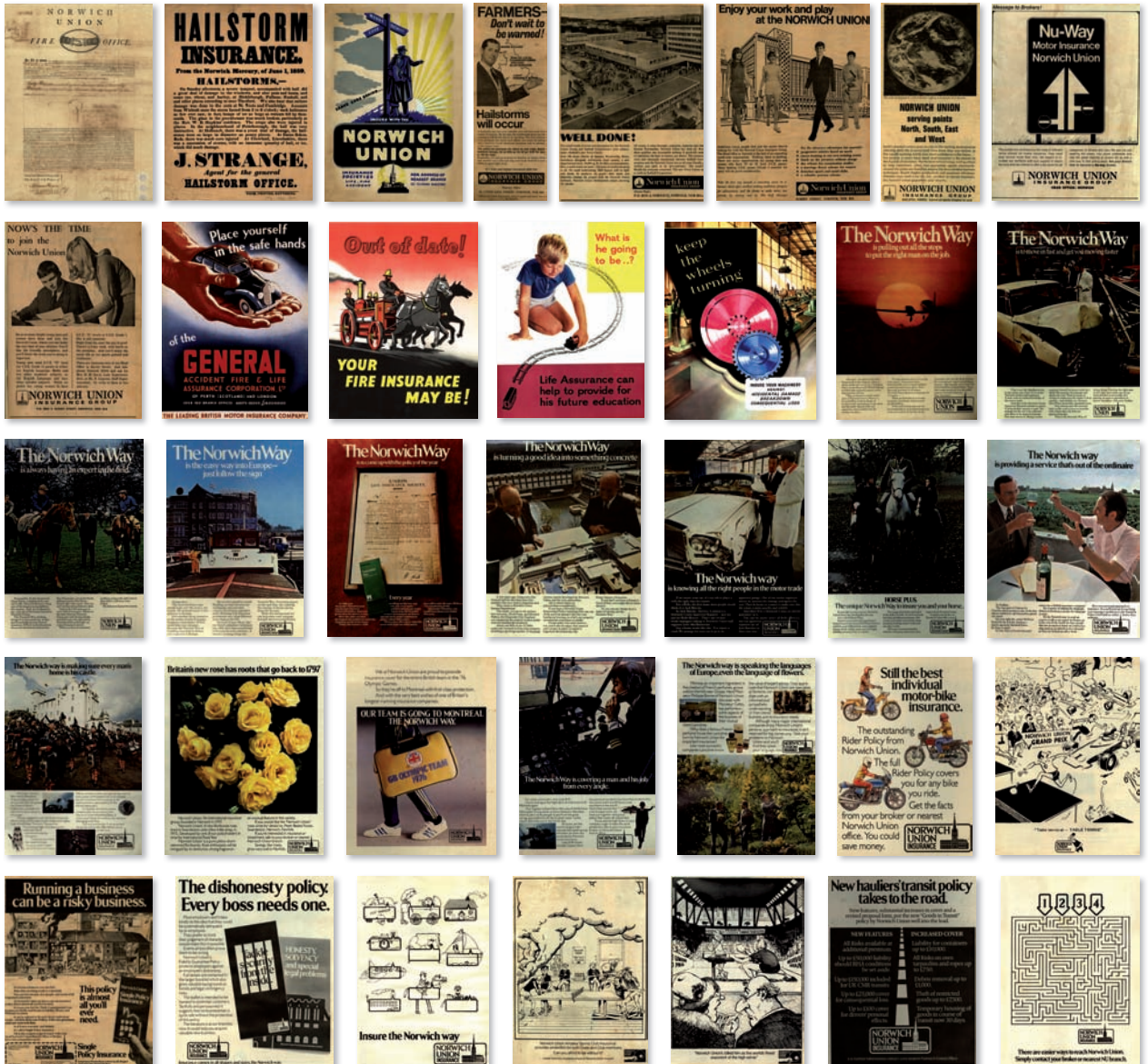


THE JOURNEY

Looking back at Norwich Union
to look forward to Aviva

so far...



WORRY
CARE **SECURITY**

LEAVE CARE BEHIND...



INSURE WITH THE

NORWICH UNION

**INSURANCE
SOCIETIES
LIFE, FIRE
ACCIDENT**



**FOR ADDRESS OF
NEAREST BRANCH
SEE TELEPHONE DIRECTORY**

Join us on a journey...

Discover everything from highwaymen to the acid bath murderer; shifting fashion to technological breakthroughs; famous customers we've covered to the strangest claims on record; eight hundred years of insurance to the heritage of Norwich Union and what lies beyond this.

Did you know?

General Accident provided motor insurance for president John F Kennedy. Discover who else we've insured on page 20.



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Aviva



Read about a pigeon that claimed for post-traumatic stress disorder on page 25.



With thanks

Dedicated to our broker partners, customers and employees who have made us what we are today.

Here's to the next chapter.

Welcome

As we move to Aviva we want to make sure we capture and celebrate all that is good about Norwich Union's heritage. As June fast approaches, it's nice to take the time to look back at our past, to see just how far we've come. After 212 years (no, I haven't been here the whole time), there are some interesting stories to be told.

While I have the chance, I would like to thank the people who have worked and will be working with us. We've come a long way with you. And now, thanks to you, we have a rich heritage to build on with Aviva.

I am sure you will enjoy the supplement. Good luck with the competitions inside.

Here's to the next 200 years.

All the best,



*Janice Deakin
Corporate Sales Director*



TODAY

*A profile of the insurance market by
Tom Broughton, Editor, Insurance Times*

*“The market awaits
the rating environment
to turn and for
opportunity to show
its face once again.”*

“You only learn who has been swimming naked when the tide goes out,” declared Berkshire Hathaway chairman Warren Buffett prior to the onset of the global financial crisis last year. Over the past six months the financial services sector has been caught firmly in the spotlight and, as a result, a new realism has swept through the general insurance market.

I would like to wish Norwich Union every success in its plans to re-brand to become Aviva. Like every business it is undergoing enormous change that has to be managed and executed to perfection. And it comes against a backdrop of some breathtaking structural change in the marketplace.

After all, who would have predicted twelve months ago the problems of the banking sector? The meltdown we see today at AIG? Or the uncertainty facing the future of national broking empires built and expanded at breakneck speed across the UK?

Risk management strategy has, once again, become a priority for companies of all sizes. Insurers no longer have access to a never-ending supply of investment returns. The days of low rates and high commissions have come to an end and the structure of the market looks set to change beyond recognition all over again as capital, supply and opportunity are limited and underwriting discipline becomes the order of the day.

Meanwhile, the broking community faces up to tough pricing conversations and reverts to the basics of the profession by providing expert advice and consultancy to survive and prosper. This approach from brokers, in turn, places less importance on the technological advancements. But nobody can afford to take one eye off of the forever innovating new band of technical players who have transformed the personal lines space in recent times.

Despite the economic gloom, good businesses are positioning now for when the green shoots of recovery begin to appear. Insurance as a market is counter cyclical and after every famine follows a feast. The market awaits the rating environment to turn and for opportunity to show its face once again. Only the strong will prosper and, as in every recession, you will usually witness a flight to quality. The good news is that this market has never been better placed to meet the difficult challenges ahead.

It is not all doom and gloom however and, as this supplement demonstrates, insurance has a long tail of heritage and professionalism. It also has a habit of reinventing itself and innovating to manage and cover the most complex of risks.

Let’s never forget that this market has always been, and probably always will be, full of entrepreneurs and deal makers looking for, and seizing, opportunities to make a difference and to ensure a prosperous future.

TOMORROW

The key challenges and opportunities that lie ahead for the industry

1. Globalization and regulation

The global financial crisis brought home just how vulnerable the international capital markets and investment books can be. Governments across the world were forced to work together to fix the problems and the debate surrounding an international regulatory framework will rage on both sides of the Atlantic for months to come.

2. Emerging economies

Insurers are positioning themselves to capitalise on the substantial growth opportunities emanating from the emerging economies of Asia, Eastern Europe and South America. As new consumer markets are formed and expanded, the potential has become enormous and, through local partnership, expertise is being shared and developed and outsourcing opportunities have become prevalent.

3. Climate change and the big risks

Over the last decade alone the world has seen an increase in major terrorist strikes and natural disasters and political unrest. The debate surrounding CO₂ emissions and climate change has never been so high profile. The insurance community spends more money now than ever before to understand the causes, extent and forecasting process of major catastrophes such as hurricane Ike, Katrina and the UK floods of 2007, which cost the industry billions of pounds.

4. Technology

Price comparison websites have been the most visible sign of how technology has impacted on the UK market. That said, businesses are focusing not just around the transaction and trading of insurance but through information provision, global communication and international risk modelling.



800
years in
the making:

A potted history of insurance

I'M
INSURED
IN THE

NORWICH UNION
FIRE INSURANCE SOCIETY

Got a few minutes? We'll give you over eight centuries of insurance history in return. Ready for the whistle-stop tour?

Then we'll begin at, well, the beginning...

The dawn of civilisation

The need to protect people against changes in fortune is as old as civilisation itself. Roman colleges and Anglo Saxon guilds are a couple of early examples of organisations that were established to look after the interests of members, during prosperous and difficult times.

The thirteenth century: it all starts here

Marine insurance

The 1200s are an insurance milestone, when something akin to an insurance industry first stirs. It's remarkable to think that early forms of modern marine policies can be traced back as far as the Italian city states of thirteenth century Genoa and Palermo.

Five marine insurance facts

1. Marine insurance was widely available in England, Flanders, France, Italy and Spain by 1500.
2. By 1574, there were 30 sworn brokers in London producing policies underwritten by London merchants.
3. In 1719, it was calculated that the City of London's overseas commitments in marine risks ran to several million pounds a year.
4. The first corporate marine insurers in Europe were the Royal Exchange Assurance and the London Assurance, both established in London in 1720. These bodies held a monopoly until 1824: no other corporate body was permitted to write marine insurance. This led to the growth in London of individual underwriters who, by 1712, had adopted the name of Lloyd's as a business address (from Edward Lloyd's coffee house, where information was exchanged).
5. The first UK company to undertake marine business after the ending of the monopoly was the Indemnity Mutual Marine Assurance Company (later to become part of the Commercial Union Assurance Company).

The late sixteenth to nineteenth centuries

Life insurance

Policies offering insurance on lives date back to the late sixteenth century, with the earliest recorded UK example being issued in 1588. Life assurance as a corporate business didn't really develop until 1699, with the establishment in England of the Society of Assurance for Widows and Orphans, followed by the Second Society of Assurance for Widows and Orphans (1700) and the Amicable Society in 1706 (later acquired by the Norwich Union Life Insurance Society).

These early societies insured a limited number of people, mainly aged between 12 and 45, and charged the same premium for each member.

Having been turned down for such cover, James Dodson developed a scientific selection rating that based premiums on age and life expectation. This led, in 1762, to the foundation of the Society for Equitable Assurances on Lives and Survivorships, which allowed all types of lives to be insured.

By the mid-nineteenth century, the percentage of those with life assurance was still relatively small – the majority came from the landed, professional and commercial classes. The first UK group life assurance scheme was established by the Provident Clerks' Mutual Benefit Association in 1846 (later to become part of General Accident). This opened up the market, allowing companies to pay the premiums for providing life assurance to their employees as a benefit of employment. In 1852, industrial policies were introduced by the Family Friendly Society that provided life cover in exchange for small weekly payments – making life insurance accessible to all.

Pensions and annuities

The 1706 charter of the Amicable Society (later acquired by the Norwich Union Life Insurance Society) permitted the company to grant annuities, although these were not used in the way annuities are today. Starting in the first quarter of the eighteenth century, annuity societies (such as Beech Oil Annuities and the Brotherly Society of Annuitants) operated schemes intended to provide an income for dependants.

Opposite:

An advertisement for Norwich Union Fire Insurance Society from 1901.

These schemes were particularly recommended to those whose income was purely based on their profession rather than on an estate or a business, which could be passed on through inheritance.

Experts consider it likely that, even in the early stages of their development, annuities were used by some as a form of pension provision. The earliest references advising people to take out an annuity to guard against old age and infirmity date from the 1830s, but investigations into the sex and average age of annuitants of the Norwich Union Society for Insurances on Lives and Survivorships in 1822 suggest that, by this date, about one third of annuities were being used to provide what we would now think of as pensions.

Occupational pension schemes existed by the 1880s, when the Norwich Union Fire Insurance Society first instituted a superannuation scheme for its own staff. However, these schemes only really became popular in the 1920s and 1930s.

Livestock insurance

Livestock insurance (the protection of farmers from loss caused by disease in their animals) originated in northern Germany in the 1720s. It existed in Denmark by 1774 but was only successfully introduced in Britain in the mid-19th century.

Accident insurance

The term accident insurance is used to describe all types of commercial insurance other than marine, aviation, fire and life. Specialist companies developed to answer the changing needs of everyday lives. Almost all were later absorbed into the more established fire and life companies, forming the great composite offices that appeared in the first quarter of the twentieth century.

Fire insurance

Fire insurance is something of a specialist subject for Norwich Union because it's the reason the company was started in 1797 (more on this later). It was the first type of insurance to achieve corporate status, even though it was pre-dated by marine insurance. Municipal or state-funded fire insurance originated in Germany in 1623, with the establishment of the Great Werder Fire Fund in Prussia, and could be found in this country from the 1680s.

Did you know?

- Early British fire insurance companies – known as fire societies – restricted their business to London until about 1710 and initially to buildings (contents weren't covered until c. 1708).
- Some companies, such as the Phoenix Fire Office, were also exploiting opportunities overseas before the end of the century, but most had to wait until the mid-nineteenth century when the opportunity arose to expand overseas and establish agencies in the British colonies.
- In the new world, the development of towns and cities and the appearance of European companies led to the establishment of local insurance companies such as the New Zealand Insurance Company, the first underwriting company in New Zealand (established in 1859), later to be acquired by General Accident Fire & Life Assurance Corporation.

Plate glass insurance

This originated in France in 1829 with the establishment of La Parisienne and was particularly intended to protect shopkeepers from the high expense of repairing large shop windows. Its development in the UK was inhibited by the window tax levied until 1851. The first UK plate glass insurer, the Plate Glass Universal Insurance Company (later acquired by the Commercial Union Assurance Company Ltd) was not established until 1852.

Fidelity insurance

This was the earliest form of accident insurance successfully offered by corporate bodies in the UK. It was instituted in 1840 by the Guarantee Society (later part of General Accident), which was established to protect employers from fraud or embezzlement by staff. The society appears to precede the foundation of fidelity insurers elsewhere in Europe.

Personal accident insurance

Cover against death or injury caused by accidents developed during the railway age had originated in England, with the successful establishment of the Universal Railway Casualty Compensation Company in 1848. It was followed a year later by the first Accidental Death Insurance Company, which insured against death and injury caused by accidents of all kinds. (Both companies would later be acquired by the Commercial Union Assurance Company Ltd.) The idea was taken to the United States by James G Batterson in 1863 and subsequently spread to Australia and France.

Steam boiler insurance

Protecting steam boiler owners against loss of life or damage caused by boiler explosions was a popular class of accident insurance during these times. It appears to have originated in the UK, which in the 1850s contained the largest concentration of steam boilers in the world. The Steam Boiler Assurance Company, established in 1858, pioneered this class of insurance.

The late nineteenth and twentieth centuries

Employers' liability insurance

This is another type of insurance that appears to have been created in the UK; it spread to America shortly afterwards. In 1880, in response to the Employers Liability Act, the Employers Liability Assurance Corporation (later part of Commercial Union) was established.

This company insured employers against losses as a result of claims made by employees who had been injured at work.

Burglary insurance

This originated at Lloyd's of London in 1887. The first company to issue policies was the Mercantile Accident & Guarantee Company of Glasgow in 1889 (later, through several twists of fate, it became part of the Commercial Union Assurance Company).

Motor insurance

This was the fastest growing sector of accident insurance in the twentieth century, being introduced into the UK around 1896. Both the Scottish Employers' Liability and Accident Assurance Company and the General Accident Fire & Life Assurance Corporation claim to have been the first in the field, although neither can provide evidence of policies issued at this date.

Insurance trivia

Early motor policies were based on those previously used for horse-drawn vehicles. The first motor insurance based on variable premiums depending on the horse power, age and type of vehicle was introduced by the Red Cross Indemnity Assurance Company in 1906 (later to become part of the Commercial Union Assurance Company).

Place yourself
in the safe hands

of the
GENERAL
ACCIDENT FIRE & LIFE
ASSURANCE CORPORATION, LTD
OF PERTH (SCOTLAND) AND LONDON
OVER 160 BRANCH OFFICES · ASSETS EXCEED £18,000,000

THE LEADING BRITISH MOTOR INSURANCE COMPANY

Left:

An advertisement from The General Accident, Fire and Life Assurance Corporation which claims to have been the first to offer motor insurance.





Come in...

Solace and protection. Strength and prosperity. These themes abound in our headquarters, Surrey House, in the heart of Norwich.

Times have changed significantly since our foundation in 1797, but these basic tenets have remained constant. Surrey House was designed by local architect, George Skipper, and completed in 1912. It was Skipper who persuaded the directors to buy the marble which makes up the forty magnificent columns in the main hall. This marble was originally destined for Westminster Cathedral.

1797

Thomas Bignold founds 'Norwich Union' as a Fire Society in Norwich, Norfolk, as a 'mutual' enterprise (being owned entirely by its policyholders).

1804

The Fire Society insures a sum in excess of £3m and has 50 agents working across Kent, Norfolk and Suffolk. It pays its first dividend to policyholders.

HIGHWAYMEN, HAILSTORMS AND FIRE

*The birth of the 'science'
of general insurance*



Thomas Bignold was 36 years old when he founded 'Norwich Union'. Previously, he'd been a wine merchant and a banker. When he moved from Kent to Norwich in the 1780s, he was unable to find anyone to insure him against the risk of encountering highwaymen.

The idea of an insurance industry as we know it today was beginning to take root in the late eighteenth century.

These were turbulent times. Louis XVI had lost his head, quite literally, and France was now a republic. Only Britain stood between Bonaparte and his imperial ambitions. The American colonies had fought for and won independence. At home, even getting from A to B could prove tricky, with highwaymen posing a genuine threat to travellers. In fact, the country prided itself on having more robbers than anywhere else in Europe because it revealed tough and daring characteristics.

Theft, fire and the weather

Owners and traders were concerned with protecting their property and goods against theft and also fire, given that many people were housed in wooden buildings. Norwich was no exception, so on 1 March 1797 Thomas Bignold established the 'Norwich Union Society for the Insurance of Houses, Stock and Merchandise from Fire' in the city.

This Fire Society, owned by the policyholders, was known by a number of names in its early years, most commonly as the Norwich Union Fire Office. The rest is our history and our key events are captured in the timeline running through this celebratory magazine.

Insurance trivia

Among the earliest accident insurers were those established to cover the damage caused by hailstorms. This form of insurance was pioneered by the 'Mecklenburg Hail Insurance Association', established in Germany in 1797.

Win a celebratory crate of wine

WIN!

Seeing as our founder, Thomas Bignold, was a wine merchant, answer the following question for your chance to win £200 worth of wine:

Other than a wine merchant, what job did Bignold have before founding Norwich Union?

Email your answer to evolve@norwich-union.co.uk with the subject: 'Corkscrew please'. Competition closing date: 15 June 2009. T&Cs apply. See page 36.

1808

A severe winter causes widespread suffering and deaths which prompted Thomas Bignold to establish the Norwich Union Life Insurance Society (again on a 'mutual' principle).

1816

Norwich Union opens its first office in Ireland. Sir Arthur Guinness is Chairman of the Board.

A HATFUL OF FIRSTS

While the modern insurance industry was busy inventing itself, here's what else was new in this era, including one we dreamt up for fun. Can you spot it?



January 1797

London haberdasher John Hetherington dons his creation in public, attracting both a large crowd, a fine of £50 for causing a breach of the King's peace and a new law banning the wearing of top hats.

February 1797

The Bank of England issues the first one and two pound notes (discontinued in March 1988) as a result of the Napoleonic wars, which had put a great strain on the nation's gold reserves.

October 1797

Physicist André-Jacques Garnerin successfully demonstrates his revolutionary 'parachute' device in Monceau Park, Paris, by dropping from a balloon 1,000 metres above.

1797-1801

American engineer Robert Fulton invents and tests the first submarine, the *Nautilus*, in France.

February 1798

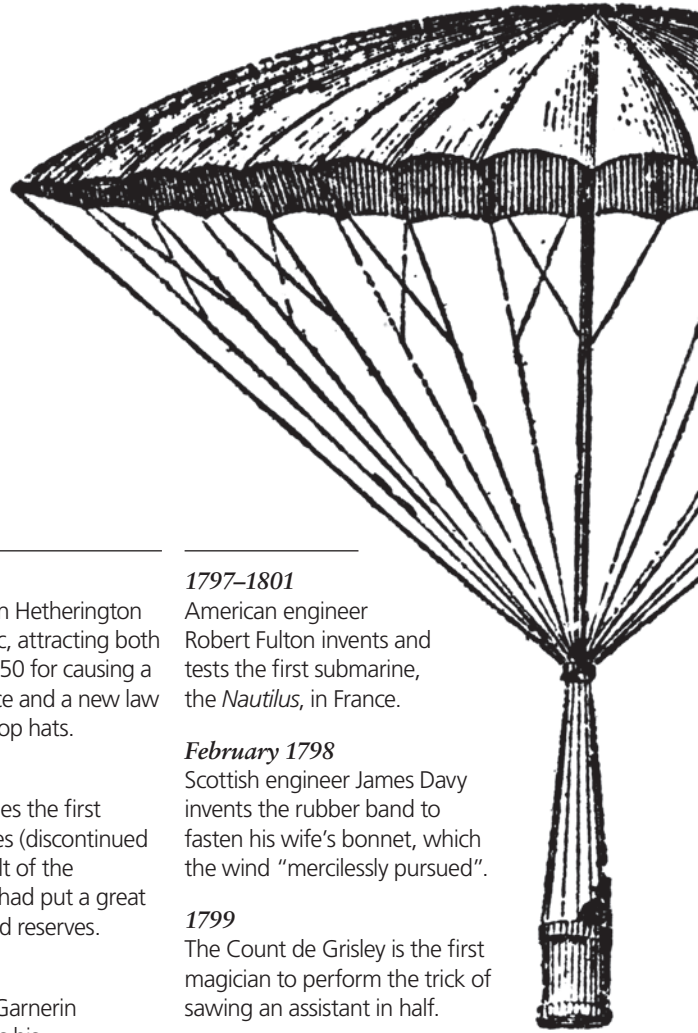
Scottish engineer James Davy invents the rubber band to fasten his wife's bonnet, which the wind "mercilessly pursued".

1799

The Count de Grisley is the first magician to perform the trick of sawing an assistant in half.

The Fall (aptly) of 1829

Daredevil Sam Patch, known as 'The Yankee Leaper', becomes the first known person to survive jumping off Niagara Falls.



"...people booed, several women fainted and a small boy got his arm broken..."

The sight of Hetherington's top hat – "calculated to frighten timid people" – caused quite a commotion in its day.

And the invented fact is... February 1798: The vulcanized rubber band was patented in 1845 by Stephen Perry of the rubber manufacturing company, Messers Perry and Co. London. Its purpose? To hold papers or envelopes together.

1821

The Fire Society absorbs the Norwich General Assurance Company and demutualises its business. In cities across Britain, 25 fire brigades protect the society's policyholders, with insured buildings being identified by fire marks.

1824

Norwich Union's first overseas agency opens in Portugal. Eventually the name will spread across mainland Europe to the Middle East, Africa, India, the Far East, Australia, New Zealand, the United States and Canada.

TRUE OR FALSE?

Test your knowledge about Britain's first fire brigades

It was general insurance companies (sometimes known as Fire Societies) that ran Britain's first fire brigades, by and large. Today that idea seems an alien one to most people outside the industry, but containing fires helped to limit the extent of claims so the relationship made perfect business sense. In fact, this situation continued until as late as 1929 for Norwich Union, when the Fire Society handed over its last brigade at Worcester to the municipal authorities.

Fact or fiction?

It's widely believed that Britain's early fire brigades would only tackle fires affecting the properties of their own policyholders, leaving the rest to the mercy of the flames. Is that the harsh truth or a legend? What do you reckon? Turn this page upside down to discover the answer, below.

The fire mark was fundamental to the business of all Fire Societies, including Norwich Union.

Before the introduction of the penny postal system in 1840 the naming of streets and the numbering of houses was rather haphazard. To enable insurance companies to identify properties which they insured, metal plates or fire marks were struck and issued with the policies. These large decorative plaques were attached to the wall of the policyholder's property (within seven days of the policy being issued). It included details of the policy number and who was responsible for dealing with the claim should fire break out.



Opposite:

Fire advertisement found in Norwich Union's archive from an unknown source.

Below:

A few examples of our fire marks, (from left to right). Tinned iron, with sunburst, raised words 'Norwich Union' and the society's first emblem (clasped hands). Lead, with beaded border, again featuring a pair of clasped hands but in a different style. Tinned iron, with Justice facing left. Found in considerable numbers.

Win a fire mark

To win this special prize, just answer the following:

In which year was the penny postal system introduced?

Email your answer to evolve@norwich-union.co.uk with the subject: 'A piece of history'.

Competition closing date: 15 June 2009. T&Cs apply. See page 36.

WIN!

False: The reality was that the fire brigade on the scene would extinguish the blaze, whoever owned the property. If the owner was insured, the bill was sent to the insurance company; if not, the bill went to the owner.

Imagery courtesy of Roy Addis at www.firemarks.co.uk

Out of date!



**YOUR
FIRE INSURANCE
MAY BE!**

1862

The Great Exhibition building in London is insured by Norwich Union for a world record sum of £450,000.

1877

Norwich Cathedral first appears as a company trademark. It's to be used in various forms over the years, with the cathedral spire inspiring the logo we recognise today.



1906-09

The San Francisco earthquake in 1906 cost the Northern company \$2,420,000, which included the payment of the largest single loss paid by any insurance company in the wake of the disaster.

1911

The first 'Norwich Union wedding' takes place, between two head office employees.

BYE, BYE TIE?

Styles come and go but office dress code hasn't changed that radically in over a century, with one exception.

Win a tailored suit

WIN!

For your chance to look like a thousand dollars (well, pounds sterling) by winning a bespoke suit, answer the following:

In the seventeenth century, 'cravats' caught the attention of the citizens of which fashionable European capital?

Email your answer to evolve@norwich-union.co.uk with the subject: 'The name's Bond'. Competition closing date: 15 June 2009. T&Cs apply. See page 36.

When in 1911 two of our head office employees caught each other's eyes (see timeline above), the groom-to-be would most certainly have been wearing a tie.

Today, this humble strip of cloth makes newspaper stories. It divides colleagues. It's even had Jeremy Paxman talking about its merits on 'Newsnight'. Where do you stand on the great tie debate?

A noose around the neck?

Or formal fashion statement? Reserved for big events only, such as weddings, or a useful glasses cleaner and beer belly cover up? The jury's still out on whether wearing a tie to work is as essential as pulling on a pair of trousers or going open necked with the right outfit will more than suffice. While some predict the tie is destined to go the same way as the bustle and bowler hat, for now its future looks certain, especially given the current economic downturn.

The tie's rise and fall. And rise.

1618-1648: The necktie is often traced back to the time of the Thirty Years' War, when Croatian mercenaries in French service, wearing their traditional small knotted neckerchiefs (later to be known as cravats), caught the interest of Parisians.

1860-1920s: The industrial revolution created a need for an easy-to-wear, hard-wearing tie (the precursor to the 'modern' tie that we're familiar with today).

1990s and early 2000s: The popularity of Casual or Dress-down Fridays threatens the very existence of the tie.

2003: Doctors claim that wearing a tie too tight increases the risk of blindness, following a small study conducted in New York.

March 2009: Wearing a tie at lunchtimes in the coffee room of London private members' club, the Garrick, is made compulsory again following a brief relaxation of the rules.

Opposite:

Norwich Union's 150th anniversary staff party.

Right:

On the catwalk at Norwich Union: An image from a staff fashion show in 1966.



1933

Staff at the Finsbury office, London, are given time off to watch the FA Cup Final between Everton and Manchester City (the first Final to see players wearing shirt numbers).

A FAMILY TRADITION

*An interview with employees
John Kennedy and stepson Ryan Mason*



Norwich Union's 200 year history is not only the story of the growth of a financial giant. It's also the story of its home city where it is still at the heart of public life, and of the families of that city who have for generations worked to build it into the UK's largest insurer.

The Kennedys can boast three generations of service for Norwich Union. John Kennedy has worked for the company since 1989 and is now Director of Business Development. His father Fred joined Norwich Union as a teaboy in 1945 in the overseas accounts department and, over a career spanning more than 40 years, became a qualified accountant and worked his way up to board level. Now John's stepson Ryan Mason has joined Norwich Union's marketing department.

Even though the company has reflected epochal changes in the world around it, the most constant thing for John is the opportunities it offers. "When my father joined, you genuinely did work your way up," he says. "You could become what you wanted to be." John himself "sort of fell into" working there, after a few years in the public sector and as a salesman. "I didn't know what I wanted to do. It's just what happened in those days. You often followed your parents into jobs, you

didn't know what they were. When I joined, Norwich Union paid okay and it had a really good social life."

Then, working days were a lot shorter. Being able to work flexitime was a big selling point, and the company would offer help with mortgages. "The whole thing was just a different set-up, the world's moved on. Since then we have become the number one insurer in the UK and we're also a blue-chip company."

Fred was from Norfolk and lived all his married life in Norwich; John and Ryan were both born and brought up there. Norwich Union's imposing Marble Hall offices are still its base in the city, and it employs around 7,000 people, but the city plays a less central role than John remembers from his early years in the company. "If you look back at the seventies and eighties, everything was Norwich. Life and general insurance were both based in Norwich. Now we're global from London, Norwich still remains the head office for general insurance in the UK."

Though the firm was much smaller, it dominated the life of the city. Where once the company could employ every single school-leaver across Norwich, the local economy is now much more diverse with no one company playing such an important role as Norwich Union used to. It still plays an integral role in supporting local businesses and community events with a number of initiatives.

Even as it changes its name, Norwich Union will retain its ties with its home city. "Norwich remains an important hub," says John. "We don't see our relationship with Norwich changing in the short, medium or long term."

1937

The Life Society recruits its first female staff at head office (women had already been employed at local branches). This change was probably the result of the growing likelihood of war and the call-up of men to the armed forces.

“You have to work hard but the organisation has always rewarded people who do a good job, with not just pay but good opportunities and different roles.”

Norwich Union has also reflected social changes. John remembers the company he joined as strictly stratified, with different cafeterias for different tiers of management. Managers lower down the ranks would aspire to the executive lifts.

As the world within which it operates becomes more complex, Norwich Union has become a more streamlined and efficient organisation. “We work a lot harder all the way down the organisation. Now every hour of every person’s job counts.”

John says one of the key points for the company came with the consolidation in the nineties, culminating in the mega-merger that created the CGNU group in 2000. Norwich Union had always offered a rewarding career for life, but as a global player, the opportunities were greater than ever. “It gave you great opportunities, the opportunity to work in different countries, within different roles, in different parts of the business, like marketing, sales, finance, underwriting. There were more roles, more vacancies, and it gave you the chance to move around the company more quickly, gaining invaluable experience”

As for Ryan, his first encounter with Norwich Union was around seven years ago, when he was in high school and John arranged a few weeks work experience in the internal media team. Throughout sixth form and university, he would return for stints in the office to earn money and gain experience. After a degree in English Language, journalism and digital publishing, completed last May, he went to work in London in marketing, but he wanted to return to Norwich – and Norwich Union was the obvious place to look for work. “I did like London, but it was a very small company and I didn’t feel I was learning that much. Now I’m learning so much here, working

on the UK’s largest financial re-brand”. With Aviva operating in 27 countries, the opportunity for Ryan to work across the world could open up: “I’m still learning now, but I wouldn’t rule anything out.”

This is perhaps the defining characteristic of a career with Norwich Union, and a key selling point for choosing it over any of the city’s other employers. John finally added, “You have to work hard but the organisation has always rewarded people who do a good job, with not just pay but good opportunities and different roles. There aren’t many companies where you could gain experience to do the role I do.”

***Win a family portrait session
(worth £1,000)***

WIN!

This prize is bound to get you smiling. Here’s the question:

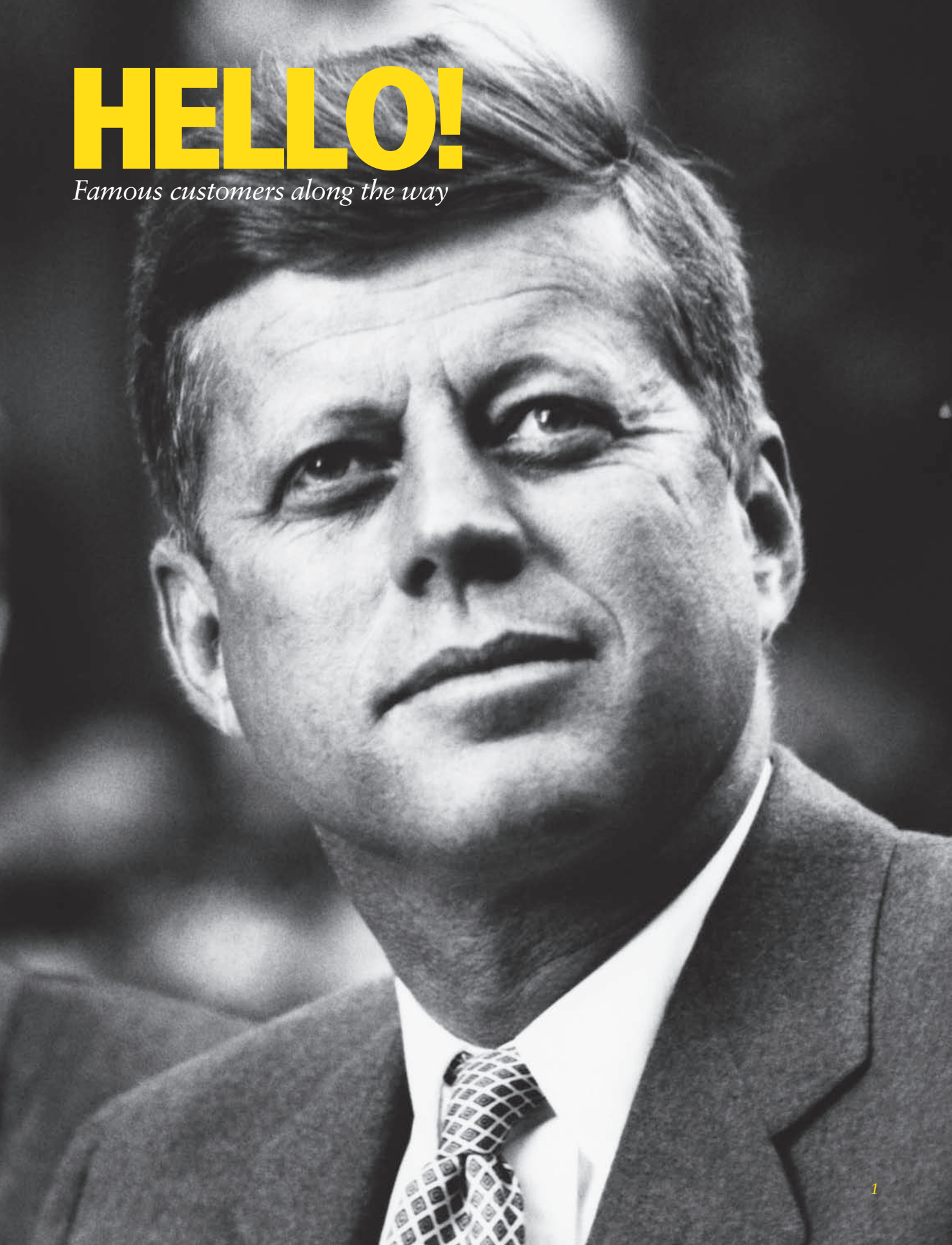
Which Englishman was a pioneer of photography?

A: Fox Talbot B: Hound Talbot C: Port Talbot

Email ‘A’, ‘B’ or ‘C’ to evolve@norwich-union.co.uk with the subject: ‘Say cheese’. Competition closing date: 15 June 2009. T&Cs apply. See page 36

HELLO!

Famous customers along the way



1941

The Norwich Union-sponsored Spitfire Nufler, bought for £5,000 in 1940, is damaged in a dogfight over Kent and flies its last sortie.

1942

Five Society offices in Norwich are directly hit during wartime bombing raids. Fortunately, the 300 clerks who would normally have been working there had been evacuated to Derbyshire.

Over the years – in our various guises – we’ve had the privilege of insuring some familiar faces. Here’s a snapshot.



1. JFK

General Accident (later to merge with Commercial Union) provided motor insurance for the Kennedy family until 1972, including US President John F Kennedy.

2. Sir Robert Walpole

The Hand-in-Hand Fire and Life Insurance Society (later to become part of Commercial Union) insured the house of Robert Walpole in 1710. Walpole went on to become Britain’s first prime minister (although the term didn’t exist back then).

3. Sir Isaac Newton

The Hand-in-Hand Fire and Life Insurance Society insured a house belonging to the famous mathematician and physicist in 1717.



4. Sir Walter Scott

Our archive includes an 1824 policy on the life of this famous novelist, taken out with the Edinburgh Life Assurance Company (later acquired by the Commercial Union Assurance Company).

5. Sir Winston Churchill

In 1896, as a young officer in the 4th Queen’s Own Hussars, Churchill took out a personal accident policy with the Accident Insurance Company (later acquired by Commercial Union).

6. Freddie Mercury

Insured by the Norwich Union Life Insurance Society Ltd in the 1980s.

7. Agatha Christie

In the 1950s the Norwich Union Life Insurance Company Ltd insured the crime writer under her married name of Agatha Mallownen.

And seven eminent employees

- Jayne Torvill, OBE, one half of Olympic ice dancing champions ‘Torvill and Dean’.
- Laurence Stephen Lowry, the popular twentieth-century British artist.
- Leonard Rossiter, the much-loved comic actor.
- Rowland Hill, inventor of the penny post.
- Cyril Fletcher, comedian and broadcaster (most widely known for his appearances on BBC’s ‘That’s Life’).
- John Drinkwater, poet and playwright.
- Dr Thomas Price, a founder member of the British & Foreign Anti Slavery Society.

Let’s forget...

John George Haigh, the notorious ‘Acid Bath Murderer’ of the 1940s (sacked for embezzlement). Before his execution, Haigh left his clothing to Madame Tussaud’s Chamber of Horrors, where a wax figure was made of him.



1957

The Life Society re-opens for business in Australia.

1961

The five-day working week is introduced for head office staff in Norwich.

5

BREAKTHROUGHS THAT CHANGED THE OFFICE

1

The microprocessor

It was the development of the microprocessor in the 1970s that sparked an electronics revolution, ushering in the age of affordable, small computers. The first 'chip-pack' on the market was the Intel 4004 Microprocessor, designed by Ted Hoff and Federico Faggin in 1971 (building on the work of others before them).

Did you know?

The world's first computer - the Small-Scale Experimental Machine (SSEM) or 'Baby' - ran its first programme in Manchester in June 1948. Stretching 5.2m long by 2.2m high and weighing one tonne, 'Baby' was big but not particularly clever. It had less computing power than a modern calculator.

2

The photocopier

Today, it's hard to imagine the office without a photocopier (whatever happened to the idea of the paper-less office?), but did you know that Chester Carlson's invention of more than 70 years ago was initially met with a lack of enthusiasm? Over 20 companies turned the concept down because the world already had carbon paper.

Success was far from overnight. Eventually, the Haloid Company of New York sought a licence to develop and market a copying machine based on Carlson's technology (which he'd gone on to develop with the Battelle Memorial Institute, Columbus, Ohio). 'Electrophotography' was renamed 'xerography' and, with the copier's success in the late 1940s and 1950s, Haloid became Haloid Xerox Inc. Haloid was dropped from the name in the early 1960s.

Useless trivia

The term 'xerography' is derived from the Greek for 'dry' and 'writing'.

3

Email

Love it or loathe it, email is now part and parcel of office life. Although electronic mail seems like a recent invention, it's over 30 years old. In 1971 Ray Tomlinson invented the software that allowed messages to be sent between computers in different locations, however he didn't dream up email itself. That had been around since 1965, at the Massachusetts Institute of Technology (but this early programme only let people using one machine communicate with each other).

What was the first email you sent?

If you can't remember the subject matter, you're in good company as neither can Ray Tomlinson.



The first Norwich Union computer being installed in 1964.

1964

Norwich Union's first computer, an Orion 1, arrives at head office. By 1968, Norwich Union is running a computer that operates five times faster than the original Orion.



1980

The first personal computers (PCs) are installed in Norwich Union offices, prompting the introduction of a computer advice centre to help train staff in and support them using this new technology.

Mine's a skinny harmless with room please

4 The mobile phone

These days you can put your office in your pocket, thanks to 'third generation' (or 3G) mobile phones. Send and receive emails on the go. Download attachments. Surf the web. Find out where you are and how to get where you want to go. Oh, and make calls too. In 30 years, a kilo of plastic – stuffed full of wires and circuits – has come a long way.

The first mobile call

On the 3 April 1973, in midtown Manhattan, Martin Cooper (dubbed 'the father of mobile phones') was the first person to place a public call on a handheld cellular telephone. His small company was little known back then: Motorola.

5 Proper frothy coffee (chocolate sprinkles optional)

Whether you plump for a cappuccino, macchiato or a 'skinny harmless' (a non-fat, decaf latte) 'with room' (space at the top of your cup so you can dash to the office without spilling your drink), there's no denying that, on a bad day at the office, a good cup of coffee works wonders (and beats the brown stuff from the machine). What's more, coffee shops are the places where people increasingly do and talk business. Proprietors even claim not to sell coffee as such but rent desk space.

The coffee revolution, which grew out of Seattle, has taken the world by storm, including this nation of tea drinkers.

Coffee terminology

Doppio: The hip way to request a double espresso.

Dry: Without steamed milk (just foamed milk).

Harmless or unleaded: Decaffeinated.

Speed ball: Regular coffee with espresso.

Why bother?: Decaf, with low fat milk.

Zebra: Half white mocha; half regular mocha.

Win the latest iPod nano

WIN!

To enter, answer the following:

Who made the first mobile phone call?

Email your answer to evolve@norwich-union.co.uk with the subject: 'Yuppie'.

Competition closing date: 15 June 2009.

T&Cs apply. See page 36.



LANDMARK CLAIMS

Events that shook the industry and the world



1906: SAN FRANCISCO EARTHQUAKE

The Great Quake of 18 April 1906 may have lasted a mere minute, but the extent of damage it caused and number of deaths and injuries were colossal. When the ground stopped shaking that morning, the city was barely recognisable, but the worse was yet to happen. A combination of ruptured gas mains and sparks from newly installed electrical equipment caused fires that ravaged the city for three days.

Many companies paid claims in full, including the Aviva constituents Scottish Union and National, and North British and Mercantile, which paid out £666,000, and was included in what the local press entitled the 'roll of honour.' Of the British companies involved, Union Assurance Society paid out £828,446 to its policyholders (acquired by Commercial Union shortly afterwards).



1912: SINKING OF THE RMS TITANIC

On 15 April 1912, the *Titanic* hit an iceberg on her maiden voyage to New York and sank, with the loss of 825 passengers and 673 crew. The owners had retained so much confidence in the ship that they hadn't insured the vessel for her full value (an estimated £1,750,000).

Insurance companies incurred a collective loss of around £1,000,000 – "the heaviest individual loss that has ever befallen underwriters," according to *The Times*. Commercial Union's share of the claim amounted to £145,723.

"It is beyond my power to describe the enormous extent of the calamity... it is indescribable and no idea can be conveyed to anyone who has not seen it of the damage done."

E. Roger Owen, Commercial Union surveyor sent to assess the damage caused by the 1906 San Francisco earthquake. The Great Quake is estimated to have registered 8.25 on the Richter Scale.

1987: THE GREAT STORM

Infamously, a certain BBC weather forecaster got it wrong as freak storms – with winds of up to 70 knots – tore across the south of England on the night of 16 October 1987, causing widespread chaos for thousands and two deaths. Trees were flattened. Roofs were ripped off of buildings. Vehicles were destroyed. The worst night of storms in living memory accounted for 50,000 of the year's 800,000 claims that we handled, requiring a special, dedicated unit to look after those unfortunate customers who'd found themselves in the storm's path. It wasn't a good year for businesses as, a few days later, 'Black Monday' saw a dramatic fall on the London stock market.

1986

Total worldwide funds under management exceed £10bn in premiums for the first time. Three years later, this figure is to double.

1987

Britain's 'Great Storm' accounts for 50,000 of the 800,000 claims handled by Norwich Union this year.

STRANGEST CLAIMS ON RECORD

Join us as we rummage through the files

Pigeon claims post-traumatic stress disorder

When a heavy goods vehicle (insured by us) 'rear-ended' an estate car, the consequences were devastating to the career of one of the racing pigeons being transported in the back. Such was the distress caused following the accident that the male pigeon would never race again. Said pigeon was promptly put into retirement (or a pie?), with a claim being settled for £250 or so.

Don't read this if you're squeamish

One policyholder claimed that his toes were crushed in a freak accident while changing his car's wheel. The jack collapsed and, well, you don't want us to go there. Now comes the gruesome truth. It actually transpired that the claimant had arranged to have his toes surgically removed for the purposes of fraud (and three fingers previously!). Norwich Union was one of six insurers involved in this claim. We'll leave out the grisly photos.

Rattling teacups at building society's HQ

A new head office for a building society was constructed on very poor ground, which meant that the piles (foundations) went very deep underground. About half a mile away there was a rail line that served a local quarry. When trains carrying trucks full of aggregate passed by, they played the piles like 'tuning forks'. This sound resonated up the building society's HQ, rattling the teacups in the top-floor boardroom. This was much to the consternation of the board members.

Win a day shooting clay pigeons or at a spa

WIN!

To enter, answer 'true' or 'false' to the following:

English law dictates that a pigeon fancier must wear a flat cap.

Email your answer to evolve@norwich-union.co.uk with the subject: 'Take aim'. Competition closing date: 15 June 2009. T&Cs apply. See page 36.



1989

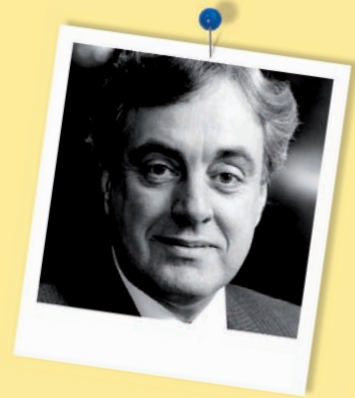
Sheffield becomes the home of the group's second 'head office', the first time a major administrative centre has been established outside Norwich.

1990

Norwich Union Healthcare is established to sell private medical insurance in the UK. The group also acquires Plus Ultra in Spain and State insurance in New Zealand.

CHANGING TIMES

An interview with former chief executive, Allan Bridgewater



He may have retired more than a decade ago, but the name Allan Bridgewater still conjures up fond memories at Norwich Union. His staff recall an approachable man who noted down his employees' concerns to always follow them up, sponsored the local cricket team and served drinks at company Christmas parties wearing a Santa hat.

Bridgewater himself still lives in the Norwich area, and still watches the fortunes of the company he ran for eight years with interest. For him, those apparently trivial episodes were a crucial part of his strategy for steering the growing company. "Christmas was a great occasion and one where I had the opportunity to serve those who had been working so hard over the year," he explains. "The important thing is that a leader should be accessible to people and they shouldn't feel that there is a gulf between more senior people and themselves. I certainly never forgot where I started and that people gave me opportunities, taking a bit of a risk on me."

Bridgewater joined Scottish Union in 1952 as junior clerk. By the time it merged with Norwich Union in 1959, he had become an inspector of agencies, dealing with life and general

insurance, and in 1968 he was a manager in the Bradford branch. The move to Norwich came two years later, when he was made an assistant staff manager for the group. "It was allegedly on a three-year secondment," he recalls, "but it turned into a life sentence." Bridgewater's ascent continued with promotion to deputy general manager in 1984, a place on the board in 1985, and then finally the move to group chief executive in 1989. In 1997, he retired but he stayed in the industry as UK chair of Swiss Re until 2007; and also chairing the Pensions Board of the Church of England until the end of last year.

With more than 50 years of close-up experience of Norwich Union and its market, there are perhaps few better people than Bridgewater to chart the rise of the UK's biggest insurer. Size is of course one of the most striking changes he has witnessed over the years. As the company grew from a significant provincial insurer to a major UK and then global player, he would regularly walk around head office and visit some of Norwich Union's branches every year to stay in touch with staff. "I think you have to work harder the larger you are to maintain communications with everyone in the team so they realise how important their efforts are. Companies evolve like personalities evolve and change. It's important for senior managers to make people appreciate that they're part of a bigger team – even if it's a very big team." This is also where notes came in handy: "It's very important that you follow-up. If someone comes to you with a concern, you must do something about it."

Landmarks that stick out in Bridgewater's memory are the launch of Norwich Union Healthcare in 1990, and acquisitions in Spain and New Zealand, which he says were "expanding ourselves on the basis of what we knew and could do well."

1995

Norwich Union Australia is the first Australian financial services organisation on the internet.

1996

Norwich Union moves into direct selling for personal insurance policies.

“I wish them every success. The essential thing is that the relationship between Norwich Union and its intermediaries and customers can be handed on and continued by Aviva.”

The demutualisation and stock market flotation in 1997, which unlocked some of the business' value for the benefit of the mutuals' owners and generated capital which could be invested in development, was also a very important step towards the global business that exists today.

Making time to celebrate Norwich Union's bicentenary that year was also important. Did Bridgewater engineer the demutualisation and flotation as a ten times oversubscribed FTSE 100 company to coincide with the bicentury year? His response, with a twinkle in his eyes, was a non-committal "As if!".

What hasn't changed, to Bridgewater's mind, is the importance of the relationship with professional intermediaries. "Throughout my career, I've appreciated the importance of working with brokers and financial advisers. It's always been important to cultivate good working and personal relationships with brokers so you have a good rapport. If you don't know the people that you're dealing with, you must be on a weak wicket."

For a long time, brokers were very much the major source of business for Norwich Union. Bridgewater hopes that people remember that it was the last to launch a direct writing equivalent, in 1996 when it could no longer hold back in the face of its competitors' moves. "It wasn't because we wished to sideline intermediaries or fail to support them. There had been a major shift in the way people were buying and placing insurance and not to establish a direct business would have led to the diminution of Norwich Union's lead. In my recollection, it didn't impact the ongoing relationship with brokers – that continued to grow quite strongly. If there was a direct market

requirement, we needed to satisfy that while maintaining a strong support for intermediaries."

In fact, the presence of the head offices of Norwich Union's major intermediaries in London was one of the main reasons its own focus shifted to the capital. "It's very important to be part of the market," says Bridgewater.

As for the 'name change', he does sound a little wistful at the loss of the Norwich connection, but is pleased to see that the modern Aviva logo still features the Norwich Cathedral spire that's been a constant since 1877. "I wish them every success. The essential thing is that the relationship between Norwich Union and its intermediaries and customers can be handed on and continued by Aviva."

Neither is Bridgewater fearful of change: "It's no use just keeping pedalling in the same direction, in the rut that you inherit. One has to guard against the view of older people who say 'the times we had were the best times'. I want the current and later generations to believe they're having the best times. Therein lies the future of the business – and of my pension!"

As for the looming recession, he's got no qualms about Aviva's survival, though he notes that keeping in touch with staff is even more important in difficult times. "People need to know why decisions are made, how they'll be implemented and what the impact will be. Sometimes that will be positive, sometimes, like the current market, conditions inevitably lead to tightening our belts. But the way I read Aviva it is essentially a strong company. So long as there is risk attached to life and living, there will always be a need for insurance."

1997

Norwich Union celebrates its bicentenary by transforming into a FTSE 100 company. Floated on the London Stock Market as a public limited company, it raises £2.4bn in the share offer. This is the largest sum ever raised in a British private sector flotation.

1998

Norwich Union buys UK general insurer London & Edinburgh.

SELLING INSURANCE

A look at how advertising has changed through the times...



Fig. 1

Fig. 1
Fire advertisement found in Norwich Union's archive (from an unknown source).

Fig. 2
New rose with 1797 roots advertisement for International Year of the Rose, 1976.

Fig. 3
There are easier ways to reach Norwich Union advertisement in Rotary Club visually handicapped programme, 1982.

Fig. 4
Generic machinery insurance advertisement (date unknown).



Fig. 2

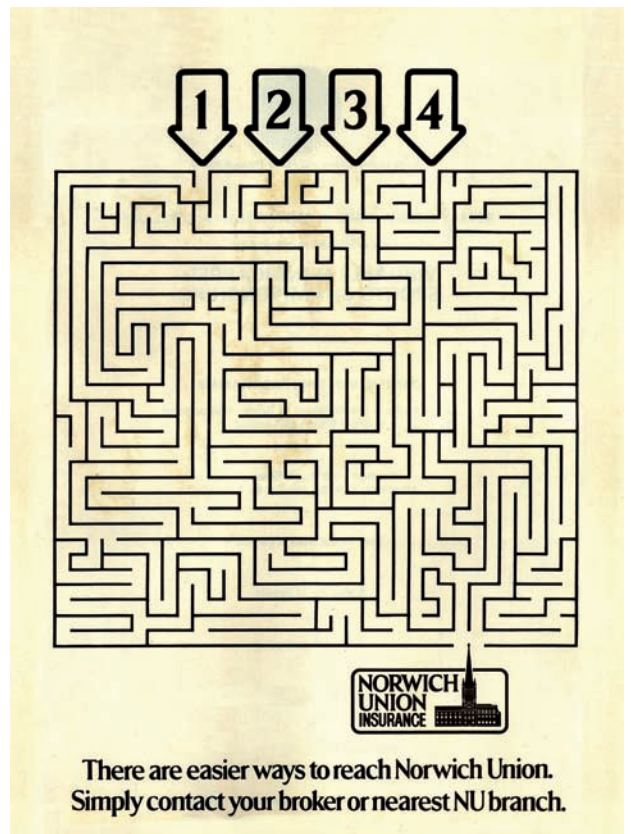
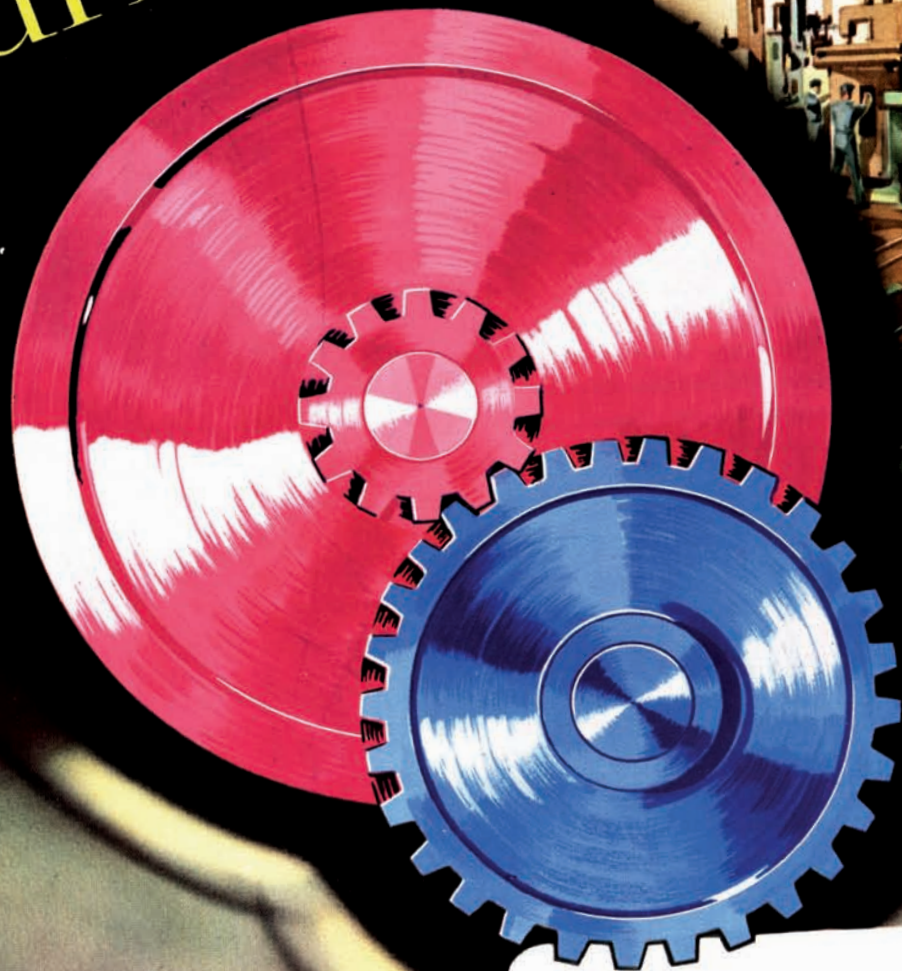


Fig. 3

Fig. 4

keep
the
wheels
turning



**INSURE YOUR MACHINERY
AGAINST
ACCIDENTAL DAMAGE
BREAKDOWN
CONSEQUENTIAL LOSS**

1999

The group's intranet is upgraded and becomes the preferred means of internal communication. Norwich Union begins its sponsorship programme of UK Athletics.

2000

Norwich Union merges with CGU to create CGNU plc. The Norwich Union name is retained for long-term savings and general insurance business in the UK, but elsewhere CGNU is re-branded as Aviva in 2002.

VIEWPOINT

The broker's perspective

Peter Miller,

MD, Ernest R Shaw Insurance. Est. 1905

We've dealt with Norwich Union since we were formed, and I've worked with them since I became a broker in 1978. We've always enjoyed a good trading relationship with them, and to be honest, it's probably not changed that much as they've grown. We've built up good personal relationships with the underwriters and the management, and a lot of our work to write new business and keep existing business is down to those factors.

By fostering good relationships, Norwich Union has probably helped to develop its business in the West Midlands. For example, the regional managing director of Norwich Union here (Roy Stirzaker) keeps in close contact – we had lunch only a couple of weeks ago, so he could take soundings on how we were doing. I don't get too many calls from regional MDs of insurance companies. Our account manager has been looking after us for a number of years, and then there's the whole underwriting team dealing with motor, property, liability, marine – all the various disciplines – and the claims team as well.

The breadth of underwriting experience is just as important as the relationship. We've got a reasonably significant account with Norwich Union, which proves they must be competitive because they're vying for business alongside all the other insurers we deal with.

John Steele,

Group Financial Director, Wilson Organisation. Est. 1914

The relationship has really blossomed in recent years, as all the amalgamations in the market have given us a larger account with Norwich Union. What's different about Norwich Union is that it has a local office, and not everyone does. Most main centres of commerce would have a presence from a number of insurance companies, but in Nottingham these days, Norwich Union is almost the only one.

We have a number of staff who've left us to go and work for Norwich Union, so we've got really got contacts in the branch. They also put their staff in our office through the Bonus Scheme, which brings a whole range of benefits. Because they're on your doorstep, that means you can negotiate and position for new business quickly.

The relationship is important at various levels. As a broker, you need to feel at management level that you can talk to people and they'll take notice of what you say. There's a good track record of that happening with Norwich Union. Norwich Union are generally better on accounting than a lot of insurers – they were one of the first to introduce electronic reconciliation through imarket, which cuts paperwork out and has been helpful.

There used to be insurance coffee schools where people would meet and have a coffee and talk about business. Lots of business was done that way. Today it's much more consolidated and we use modern communications to write business. But the relationships remain the most important thing. If the relationship isn't right, it's a dead duck. Most of the work is about understanding where each other is coming from.



Brian Dawson,
Managing Director, Dawson Whyte. Est. 1959

The Insurance Brokers of Dawson Whyte in Belfast started trading 50 years ago by my father Billy Dawson and his partner Sinclair Whyte and the first agency they secured was General Accident. Several years later the firm added Norwich Union and Commercial Union although these insurers were used mainly for personal lines.

The foundations of the brokerage was laid on the excellent relationship developed between the broker and insurer. My father who will soon be aged 90 would never take 'no' for an answer and General Accident would be the only insurer willing to properly underwrite a risk and charge an appropriate premium. You could set your watch on a Thursday afternoon at 2pm when our General Accident 'Inspector' Jack Hewitt called into the office. Jack was dapperly dressed, Brylcreem in his hair and shoes that were so highly polished you could see your face in them - a class rep for a class insurer.

The Accounts Department was always willing to assist beyond the 90 days credit and allowed us to deduct the cost of postages for sending out renewals when settling statements. During the 'Troubles' you could not leave your car unattended within Belfast City centre otherwise it would be blown up by the Army. When we had to settle our accounts a phone call was made to the General Accident accounts department who would then have a person standing beside their open office window so all you had to do was drive along side and hand over your settlement cheque. It may be easier to settle accounts by BACS transfer but it is more difficult now that the 90 days credit has since disappeared!

Today we have built our account, assisted with the largest Norwich Union Bonus site in Northern Ireland, into a brokerage that is within the top 75 ranking of Aviva. Our relationship over the last 50 years has been like a good marriage; we have our ups and downs but a common respect for each other. Relationships are important and nobody does it better than Aviva.

Richard Ault,
Ault Insurance Brokers. Est. c.1900

This business was started by my grandfather, and I've been in it since 1970. We've probably been involved with Norwich Union in some form or another since before the war. My earliest memory of them must be when I was a school boy - I used to visit the office with my father. I distinctly remember seeing a Norwich Union glass paperweight which I thought was quite good.

They've always been one of the insurer panel that we've used, but the way we work with every insurer has changed. The increase in centralisation and the size of insurers has meant some are becoming more remote and more business is being done on the net. There was more of the reps coming round, the travelling underwriters, and you could say 'what do you think about this bit of business'. Sometimes they'd quote and bind on the spot. That seems to have gone out of the window.

In the very early days, you'd have a local branch manager who knew most if not all the decent-sized cases in the branch. It would be silly to think we could handle business now the way we did 30 years ago though. We had to squeeze cost out of the system, we can't afford the luxury of travelling underwriters. Consequently, some of the essential cosiness got knocked out of the business.

But even though you've got email, it still remains a business where you have to have a certain amount of one-to-one discussion with an underwriter. It does depend very much on getting the feel, the entente between the broker and the underwriter; there's got to be a meeting of minds.

2004

In Australia, Aviva sponsors the ball boys and girls during the Australian Open Grand Slam tennis tournament.

2006

Dee Caffari becomes the first woman to sail non-stop around the world solo against the prevailing winds and currents when she completes the Aviva Challenge. Aviva's free and impartial Six-Steps website is launched to help people make informed financial decisions about planning for their retirement.

BEYOND WORK

Sponsoring events, teams, people and initiatives around the world makes good business sense. We're proud to play our part in the following...



Win four tickets to a match next season

WIN!

Fancy a pre-match meal at Delia's Brasserie (Delia Smith, no less) followed by watching the mighty Norwich City Football Club (NCFC) humble a visiting team at Carrow Road? To enter, answer the following:

Which company name appears on NCFC's team shirts?

Email your answer to evolve@norwich-union.co.uk with the subject: 'Canaries'. Competition closing date: 15 June 2009. T&Cs apply. See page 36.

1. Aviva has been the team behind UKA (UK Athletics) for over a decade. Since our sponsorship began in 1999 we have continued to recognise individuals' motivations for taking part in sport and getting active, from playground to podium. Our unparalleled support makes it easier for athletes to perform at their best, and through the Aviva UKA Academy we're giving each child in the UK the opportunity to get involved in athletics by 2012.
2. In partnership with Dame Kelly Holmes, we support the 'On Camp with Kelly' initiative, a mentoring and education programme for the next generation of middle-distance athletes. Dame Kelly has run a series of educational and training camps in the UK and abroad, weekend get-togethers and exhibition races, and provides on-going advice and support, aimed at showing aspiring athletes what it takes to become an international athlete and helping smooth the transition from the junior to the senior ranks.
3. Aviva is the main club sponsor of Norwich City Football Club, including initiatives which reach outside the stadium to the local community.
4. In 2009 Aviva supported Dee Caffari on her second world record-breaking voyage as she became the first woman to sail non-stop around the world in both directions.
5. Aviva's 32 years of support for the London Philharmonic Orchestra makes this our longest running sponsorship.
6. The Aviva Southern Aura solar car travelled between Darwin and Adelaide, Australia, using only the sun's radiation for power as part of the 2007 Panasonic World Solar Challenge race.
7. In Asia, badminton and triathlons continue to be popular and successful sponsorship opportunities for Aviva.
8. Aviva is a founding partner of the Oxfam 365 Alliance, which enables corporate donors to fund Oxfam's initial response operations to deal with disasters immediately.
9. Many of our businesses allow employees to take up to three paid days for volunteer work.
10. Aviva's Six-Steps website (www.six-steps.org) helps people make informed financial decisions to plan for their retirement.

Opposite:
Norwich Union
GB Olympic Team
1976 advertisement in
Sports Review.

We at Norwich Union are proud to provide insurance cover for the entire British team in the '76 Olympic Games.

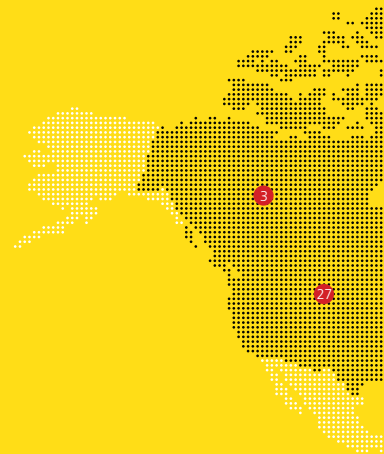
So they're off to Montreal with first-class protection. And with the very best wishes of one of Britain's longest-running insurance companies.

**OUR TEAM IS GOING TO MONTREAL
THE NORWICH WAY.**



THE NEXT CHAPTER:

Aviva



Since our foundation in 1797, we've been constantly evolving to give our customers what they want and meet the needs of our broker partners. Becoming Aviva is simply the next step in our history.

More than a name change

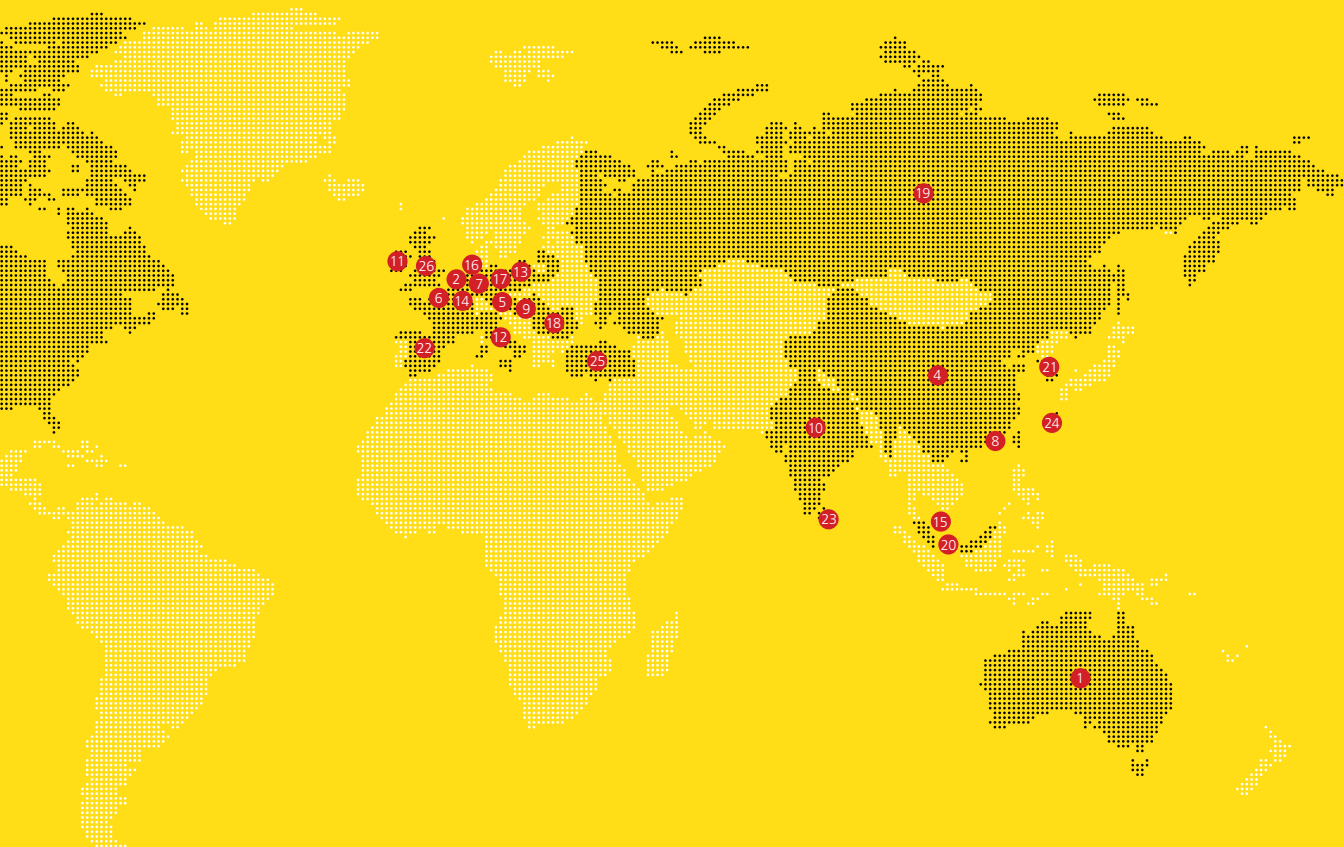
On 1 June 2009, Norwich Union changes its name to Aviva. That doesn't mean that we've been taken over (we've been trading as an Aviva company for a while now). In fact, Aviva was formed in 2000 by combining three British companies: Norwich Union, Commercial Union and General Accident, creating the UK's largest insurance provider.

So why become Aviva now? There are some very good reasons. It enables us to stay competitive in this global marketplace, with a consistent name, branding and vision across every country we operate in.

As an international company, we'll be able to use our global experience and expertise to bring you even better investments, retirement plans, protection and healthcare products and services in the future. For the future.

Aviva at a glance

- Aviva is the largest insurance provider in the UK and the fifth largest in the world.
- We currently operate in 27 countries across the world.
- We provide investments, savings and insurance to around 45 million customers.
- Last year, we made over 650,000 payments to our annuity customers, totalling more than £1.1bn.
- We hold more than two million pension policies in the UK alone.
- We paid for 67,000 operations, £163,000 specialist appointments and £186,000 courses of treatment for our customers last year.



Aviva is present in 27 countries around the world:

- | | |
|--------------------------|------------------------|
| 1. <i>Australia</i> | 15. <i>Malaysia</i> |
| 2. <i>Belgium</i> | 16. <i>Netherlands</i> |
| 3. <i>Canada</i> | 17. <i>Poland</i> |
| 4. <i>China</i> | 18. <i>Romania</i> |
| 5. <i>Czech Republic</i> | 19. <i>Russia</i> |
| 6. <i>France</i> | 20. <i>Singapore</i> |
| 7. <i>Germany</i> | 21. <i>South Korea</i> |
| 8. <i>Hong Kong</i> | 22. <i>Spain</i> |
| 9. <i>Hungary</i> | 23. <i>Sri Lanka</i> |
| 10. <i>India</i> | 24. <i>Taiwan</i> |
| 11. <i>Ireland</i> | 25. <i>Turkey</i> |
| 12. <i>Italy</i> | 26. <i>UK</i> |
| 13. <i>Lithuania</i> | 27. <i>USA</i> |
| 14. <i>Luxembourg</i> | |

Win VIP tickets to the Aviva London Grand Prix

This flagship event, held in Crystal Palace on 25 July, will showcase Britain's and the world's best athletes in action. For your chance to win VIP tickets for a family of four, including a tour and lunch, just answer the following:

How many countries does Aviva currently operate in?

Email your answer to evolve@norwich-union.co.uk with the subject: 'Aviva'. Competition closing date: 15 June 2009. T&Cs apply. See page 36.

WIN!

2010+

*To be continued with you...
Here's to a bright future.*

*As Aviva, we're well placed to continue to
be a great British success story - both here
in the UK and across the world.*

Join us on our new journey from June.

Terms and Conditions for competitions

Aviva employees are excluded from all competitions. Each competition entitles only one entry per person. Entrants must be 18 years or older for all competitions. No purchase is necessary. All competitions will see entrants that have answered correctly be entered into a draw, in which one winner will be selected at random. All competitions will close on 15th June 2009 and competition draws will take place on 16th June 2009. The winner will be notified no later than 5 working days after the closing date. This will either be by telephone or email. The promoter* reserves the right to refuse any entry if it is deemed to contravene the spirit of the promotion. The promoter reserves the right to vary the Terms and Conditions. Prizes are non-transferable and no cash alternative will be made available. Prizes must be redeemed within a month of the date that the winner is notified. The name of the winner will be made available after 22nd June 2009 upon request in writing to Heritage Competitions, Amy Hewitt, Sienna 2, PO BOX 6, Surrey Street, NR1 3NS. Winners may be asked to participate in post-event publicity. The prize will be posted to the winner. Prizes are not transferable. The decision of the promoter is final. The data collected is to be used solely for the administration of the prize draws. Norwich Union Insurance Limited is the official promoter - Registered in England No. 99122. Registered office: 8 Surrey Street, Norwich, NR1 3NG. Authorised and regulated by the Financial Services Authority. Member of the Aviva Group.

* Norwich Union Insurance Limited will be changing their name to Aviva Insurance UK Limited with effect from 1st June 2009. The promoter reserves the right to vary Terms and Conditions.

We've come a long way together



We've been through a lot as Norwich Union. But we couldn't have got to where we are today without the support of our broker partners. So, thank you... and it's great to have you with us as we step into the world of Aviva.



**NORWICH
UNION**

Soon to be **AVIVA**



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