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# AVIVA

Aviva Canada 2022 Public Accountability Statement





## About Aviva Canada

Aviva Canada is one of the leading property and casualty insurance groups in the country, providing home, automobile, lifestyle, and business insurance to 2.4 million customers. A subsidiary of UK-based Aviva plc, Aviva Canada has more than 4,000 employees focused on creating a bright and sustainable future for our people, our customers, our communities, and our planet. In 2021, Aviva announced its ambition on a global level to become a net-zero carbon emissions company by 2040, the most demanding target of any major insurance company in the world.

Our purpose is to be with our customers today for a better tomorrow. We will achieve this through our corporate strategy, and by acting responsibly on the sustainability issues that are most important to our business and society.

### Our Canadian heritage

Aviva's origins can be traced back to England more than 300 years ago. We have deep roots in Canada too. In 1835, the first Canadian-based Aviva heritage company – Canada Accident Assurance Company – was formed. Over the 20<sup>th</sup> century, many Aviva predecessor insurance companies merged, combined their strengths and changed their names. On May 5, 2003, the CGU Insurance Company of Canada became Aviva Insurance Company of Canada.



Aviva Canada is committed to creating a better tomorrow for our customers, our people, and future generations. Tackling the climate and biodiversity crises, creating a diverse and inclusive workplace, protecting vulnerable customers, and investing in Canada's society and economy are essential to make sure that we live up to our purpose – to be with you today for a better tomorrow.

We've established partnerships with organizations like WWF-Canada and Earth Day Canada to tackle sustainability challenges, have championed diversity and inclusion inside our organization and out, and made a significant impact on the economy as one of the largest property and casualty insurers in Canada. This Public Accountability Statement provides a snapshot of some of the work we did in the past year. To read more about all the work we're doing, please see our [2022 Sustainability Report](#).

## About this report

This Public Accountability Statement for Aviva Canada provides an overview of the activities undertaken in support of our customers, our people and our communities for the fiscal year January 1 to December 31, 2022. All financial figures are expressed in Canadian dollars. Aviva Canada's 2022 Public Accountability Statement was produced and filed as a consolidated Public Accountability Statement.

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This Public Accountability Statement includes the contributions of the following Aviva Canada wholly-owned insurance companies:

Aviva Insurance Company of Canada

Elite Insurance Company

Pilot Insurance Company

Scottish & York Insurance Co. Ltd.

S&Y Insurance Company

Traders General Insurance Company

Aviva General Insurance Company





## Who we are

### Our purpose

Our purpose is to be with our customers today for a better tomorrow. We will achieve this through our corporate strategy, and by acting responsibly on the sustainability issues that are most important to our business and society.

Globally, we have been looking after customers for 325 years. We are deeply invested in our people, our communities and the planet. We're here to be with people today as well as working for a better tomorrow.

### Strategy

We have set clear priorities to become the leading insurer in Canada – the top choice for customers, distributors and our people. Our strategy is aligned to Aviva plc's strategic pillars.

#### Growth

Evolve and diversify our portfolio by growing commercial lines, pursuing new profit pools, delivering growth at scale and top-decile profitability.

#### Customer

Set a new industry standard for customer experience and delivering fast and fair claims settlement.

#### Efficiency

Build best-in-class capabilities by creating a leading data & analytics practice and modernizing our technology.

#### Sustainability

Lead the industry on sustainability using our scale to drive customers, businesses, and governments to act with greater urgency in the transition to a low carbon economy.

### Our values

Our values help us deliver our ambitions. The values of Care, Community, Commitment and Confidence help guide the decisions we take as individuals and as an organization. Aligned to our Purpose and our Strategy, they define what it means to be part of Aviva.







## Our people



### Employees in Canada

Location	Full-time	Part-time	Total
Alberta	293	1	294
British Columbia	119	2	121
Manitoba	36	5	41
New Brunswick	24	–	24
Newfoundland and Labrador	12	–	12
Nova Scotia	152	–	152
Ontario	3,330	36	3,366
Prince Edward Island	1	–	1
Quebec	411	9	420
Saskatchewan	1	–	1
Yukon	1	–	1
<b>Total</b>	<b>4,380</b>	<b>53</b>	<b>4,433</b>

Aviva Canada's workforce is made up of more than 4,000 individuals dedicated to delivering exceptional products and services to our customers and brokers. With a strong focus on a supportive culture, diversity, equity and inclusion, we're committed to creating an engaged and accelerated environment that attracts top talent and enables our people to grow, thrive and succeed by being themselves.



# 8,835

Volunteer hours



# \$209,768

Employee donations



# \$197,145

Corporate matching



# \$3,600,270

Amount of community investment including value of skills



# 152,844

Canadians helped (directly and indirectly)



## AvivaGives

AvivaGives empowers our people by giving them time off work to volunteer in their community and matching their personal donations (up to \$300/year) to charities they care about. We also match team fundraising up to \$5,000 per fundraiser across Aviva Canada.

**Volunteer days:** Our people have three paid days off every year to volunteer for the causes that mean the most to them. Whether supporting underserved communities, helping those impacted by catastrophic weather events, or planting trees, we are proud that our people are committed to building stronger, more resilient and inclusive communities across Canada. Below are snippets of what our volunteers had to say:

### Pitching in after a severe weather event:

Annette Cyr, Underwriting Assistant, Aviva Business, volunteered in her community to help those impacted by Hurricane Fiona.

*“When I arrived at the shelter after Hurricane Fiona, I helped the team of volunteers register new clients, set up food and drinks, and provide cots, pillows, blankets and hygiene kits. Many of the people I spent time with had come from homes with collapsed roofs or apartment buildings that had to be evacuated. They were experiencing a lot of mental distress, so part of my time was spent making sure they had someone to answer their questions and keep their spirits up. Volunteering with the Canadian Red Cross opened my eyes to how many lives can be disrupted from the impacts of catastrophic weather events and it was rewarding to be able to help people get back on their feet.”*

Aviva Canada donated \$100,000 to the Canadian Red Cross Hurricane Fiona emergency appeal to provide emergency shelter for over 1,200 individuals and distributed over 5,700 emergency items such as hygiene kits, cots and blankets.



### Supporting Indigenous communities:

In September, our Vancouver, Montreal and Oakville offices volunteered with *Kits for a Cause* to put together 1,325 kits with winter essentials for those living in Indigenous communities. Mary Chedumbarum-Ramasamy, Claims Adjustor, had this to say about her experience:

*“I’ve always had a passion for giving back to the community and I love to get others involved with me. I rallied a group of colleagues, and we used one of our paid volunteer days to help *Kits for a Cause* pack winter essentials for Indigenous women and young girls. It was a great feeling knowing we were helping provide protection from the extreme cold for those in need.”*

Aviva Canada commemorates the National Day of Truth and Reconciliation as a company-wide day of reflection to provide the opportunity to educate and remember the history of Indigenous communities and renew our commitment to healing and hope.



**Restoring habitats:** In September, our people spent the morning planting native trees, contributing to the restoration of the Rouge River Watershed.

*“Using one of our paid volunteer days to go out with our team and plant trees was an amazing way to put what we talk about at work into action. I’ve learned so much about the impacts of biodiversity loss so this was a great way to make a small difference in the restoration of habitats, while spending quality time with my team out in the community.”*

Kelsie Ludlow, Communications Specialist

Friends of the Rouge Watershed is one of the six recipients Aviva Canada is supporting through the **WWF-Canada Nature and Climate Grant Program.**



**Welcoming newcomers to Canada:** Since May, Chelsey Patenaude, Manager, Aviva Business, has been volunteering with the Ukrainian Canadian Congress to help Ukrainian families get settled upon their arrival.

*“My role as a mentor to the Ukrainian families was to help them find housing, jobs, schools and feel supported in their new community. With the help of my colleagues in the Winnipeg office and some broker partners, we were able to provide clothing, furniture, and food for a family of nine when they arrived. While sometimes challenging, it’s been an extremely rewarding experience and I’m thankful for the help of my branch colleagues.”*

Aviva Canada ran a double matching campaign raising \$93,782 to provide life-saving humanitarian assistance to those impacted including providing food, water, cash, hygiene kits, first aid training and medical supplies.





## Our commitment

### Supporting community health and wellness

As the founding partner of the Community Health and Wellness program, we're committed to helping the Canadian Red Cross deliver positive health outcomes in communities across Canada by assisting seniors and vulnerable populations gain better access to community health services and resources.

Our funding supports the Mobile Food Bank program which delivers healthy food hampers directly to the homes of those in need. In Etobicoke, our funding has contributed to completing storage expansion renovations and the doubling of delivery capacity. Aviva Canada also supports the Health Equipment Loan Program which provides free access to health equipment like walkers, wheelchairs and lifts to support individuals who are recovering from illness or injury, empowering them to live with dignity and independence.



### Commitment to meeting accessibility needs

We are supportive of the *Accessibility for Ontarians with Disabilities Act (AODA)*, and its goal of achieving accessibility with respect to goods, services, facilities, and employment. We are committed to meeting the needs of people with disabilities in a timely manner, and will do so by preventing and removing barriers to accessibility and meeting the accessibility requirements under AODA.

This includes providing policy documents in large print, braille or other formats, including accessible PDF documents, as required. In addition, our websites are designed according to WCAG (Web Content Accessibility Guidelines) 2.0 to provide an accessible user experience. We are committed to continually improve the usability of our sites.

Aviva will provide our customers with disabilities equal access to the goods, services and benefits we provide. We do not discriminate on the basis of disability and hold ourselves to high standards of inclusion in all our work.







## Economic contributions

In 2022, Aviva Canada paid the following federal and provincial taxes:

(\$000 CAD)	Income taxes	Premium & fire taxes	Total taxes
<b>Total Federal</b>	<b>5,987</b>	<b>-</b>	<b>5,987</b>
Newfoundland and Labrador	176	7,654	7,830
Prince Edward Island	55	2,171	2,226
Nova Scotia	207	8,548	8,755
New Brunswick	146	5,753	5,899
Quebec	519	18,512	19,031
Ontario	2,590	115,519	118,109
Manitoba	87	3,953	4,040
Saskatchewan	52	4,793	4,845
Alberta	319	33,984	34,303
British Columbia	409	22,554	22,963
Yukon	9	627	636
Northwest Territories	15	837	852
Nunavut	7	302	309
<b>Total Provincial</b>	<b>4,591</b>	<b>225,207</b>	<b>229,798</b>
<b>Total</b>	<b>10,578</b>	<b>225,207</b>	<b>235,785</b>

Total amount of charitable donations/sponsorships (\$000 CAD)	
Charitable donations	1,204
Sponsorships	736
<b>Total</b>	<b>1,940</b>







In 2022, Aviva Canada made debt financing available to small businesses:

(\$000 CAD)	Alberta	British Columbia	Manitoba	New Brunswick	Newfoundland and Labrador	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
\$0-\$24	-	-	-	-	-	-	-	10	-	10
\$25-\$99	77	-	-	-	-	50	262	-	-	389
\$100-\$249	183	-	-	-	-	1,627	1,518	-	-	3,328
\$250-\$499	721	-	-	-	-	310	3,763	-	-	4,794
\$500-\$999	580	-	-	-	-	-	5,539	-	-	6,119
\$1,000-\$4,999	2,586	4,895	-	-	-	-	19,645	2,596	-	29,722
\$5,000 and greater	24,844	-	-	-	-	-	42,506	74,281	-	141,631
<b>Total</b>	<b>28,991</b>	<b>4,895</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,987</b>	<b>73,233</b>	<b>76,887</b>	<b>-</b>	<b>185,993</b>

In 2022, Aviva Canada invested in the following bonds:

(\$000 CAD)	Alberta	British Columbia	Manitoba	New Brunswick	Newfoundland and Labrador	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
Federal	-	-	-	-	-	-	-	-	-	3,945,798
Provincial	76,467	242,786	65,441	-	-	18,003	557,688	520,918	34,934	1,516,237
Municipal	-	139,924	-	-	-	-	30,866	19,736	-	190,526
<b>Total</b>	<b>76,467</b>	<b>382,710</b>	<b>65,441</b>	<b>-</b>	<b>-</b>	<b>18,003</b>	<b>588,554</b>	<b>540,654</b>	<b>34,934</b>	<b>5,652,561</b>

Aviva Canada has also invested \$1,924.7M in Canadian corporate bonds.

**Aviva Canada**

2022 Public Accountability Statement

