## GCS Commercial Auto

Together, we can drive business forward.

Ownership or operation of commercial vehicles may expose businesses to industry-specific risks or hazards that can negatively affect their reputation and operational costs. Within the Global Corporate & Specialty (GCS) division of Aviva, we understand the needs of our clients and the risk exposures that are unique to each individual industry, and we can design Commercial Auto Insurance solutions based on the operations and unique profile of the fleet.

It takes you. It takes a partnership. It takes Aviva.



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# GCS Commercial Auto

#### Geographical scope

We provide coverage for a wide range of Canadian companies that place emphasis on risk and safety management. Our GCS Commercial Auto products cover risks that span across both Canada and the U.S.

#### We offer protection through:

- conventional coverage
- non-conventional options, including:
- large deductible and reimbursement arrangements
- captive arrangements

#### Tailored solutions for segments

We provide Commercial Auto underwriting solutions for corporate fleets and the transportation industry. Commercial Auto covers vehicles used in the transportation of goods, supplies, tools, and equipment. This can include:

- private passenger fleet vehicles
- long-haul trucking
- private carriers
- construction
- service utility vehicles
- sharing economy and mobility

We can provide Auto Liability coverage up to \$10MM to meet business needs and existing obligations to clients.

#### It takes Aviva

- Aviva's financial strength rating of 'AA-' rating by Standard & Poor's demonstrates our strong standing within the industry and our long-term commitment to our brokers and clients.
- The technical knowledge and experience of our specialist underwriters enable them to tailor insurance solutions to the exact needs of the client.
- When looking for growth beyond our borders and into the United States, GCS clients can benefit from insurance services through Aviva's cross border capabilities with our reliable network of partners.
- Our risk management experts work alongside our claims and underwriting teams to gain an understanding of claims trends and on-road performance. This knowledge assists clients in shaping comprehensive risk management programs.
- Our tailor-made, client-centered approach throughout the entire claims process, ensures that GCS clients and brokers get the right support from the right people, every step of the way.
- An industry-leading Defensible Claims philosophy that supports, protects, and defends our customers when an auto liability claim that lacks supporting evidence is brought forward.
- As one of Canada's most formidable insurers, we provide coverage and risk management solutions for some of the largest fleet operators and corporations in the country.
- Clients benefit from working with an insurer at the forefront of changes in auto legislation, regulation and shifts in market dynamics.
- Strong partnerships with industry-based associations that lead to a greater understanding of the complexities of the market.
- Clients also gain access to Aviva's vendor partners providing additional services in fleet and driver management.

To learn more about GCS Commercial Auto solutions within Aviva's Global Corporate & Specialty division, please contact your insurance broker.

### Industry sector expertise

aviva.ca/gcs















Financial services

Automotive

Healthcare

Realty

Construction Manufacturing & non-traditional risk

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Food & beverage