

Creating a Better Tomorrow

Aviva Canada
2021 Public Accountability Statement



About Aviva Canada

Who We Are

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 plan 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 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 20th 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.

Public Accountability Statement



Building Stronger Communities

In 2021, we achieved our global goal of donating 2% of Aviva's annual profits to community investment and continued to inspire our people to give back to the causes that matter most to them through our AvivaGives volunteer and giving program. We also contributed to help reduce injuries and fatalities on Canadian streets through Aviva Canada's Take Back Our Roads initiative.

“Part of making sustainability a guiding force in business takes standing up for what you believe in. We believe in making big changes to help people and communities become stronger and more resilient – so they're better equipped to handle setbacks.”

Paul Fletcher, Chief Corporate Affairs Officer

AvivaGives Back in 2021¹

- **4,044** volunteer hours
- **\$213,185** employee donations
- **\$243,418** corporate matching
- **\$2,690,915** amount of community investment (including value of skills)
- **~61,000** Canadians helped: 58,298 directly benefited; 2,500 indirectly benefited

¹ Our community investment figures are in alignment with the B4SI global standard for measuring and managing a company's social impact.

AvivaGives empowers our people by giving them time off work to volunteer in their community, 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 up to three paid days off every year to volunteer in their communities. Whether volunteering virtually to gain a better understanding of how they can contribute to a diverse and inclusive Canada, or planting trees, we are proud that our people are taking the time to build stronger, more resilient and inclusive communities.

Volunteering with the Canadian Red Cross

“My involvement with the Canadian Red Cross began as a *Ready When The Time Comes* volunteer in the Greater Toronto Area. It wasn’t long before I put my training into practice by volunteering at a temporary housing facility for those displaced by a building fire in Toronto. I find volunteering for the Red Cross to be personally rewarding as it allows me to give back to the community and help those in need while applying my own knowledge and learning new skills. Recently, I worked on the Connection New Brunswick asset mapping project, which updated a registry of services in local communities available to seniors, which was particularly important during the pandemic.”

Don Williams, AVP, National Line Lead | Commercial Automobile | Corporate Risk Aviva Global Corporate & Specialty

Our People in Action

Credit Valley Conservation

In October, our people and their families spent a morning at Credit Valley Conservation, planting trees and shrubs to help the community be more sustainable and ready for a changing climate. Credit Valley is one of the seven projects that Aviva Canada is supporting through the [WWF-Canada Nature and Climate Grant Program](#).

“Tree planting is one of the best activities for making the planet greener, livelier and healthier. Without trees, the existence of human life, as well as other species on earth, is impossible.”

Siva Mathiapparanam, Manager, Document and Digital Mail Services | Corporate Services | Finance

“It was the first time my wife and I planted trees. We planted three trees and received a free tree to take home. It was a good feeling knowing the opportunity helps us to address climate change, even in a small way, and also benefitted the community as these trees will grow and provide cleaner air. I believe every individual has an equal responsibility in the preservation of this planet, be it planting trees or making small lifestyle changes. I take pride in working for an organization that takes proactive steps in the fight against climate change.”

Nick Masood, Commercial Auto Underwriter | Small Business Unit



Fighting Biodiversity Loss & Climate Change

We partnered with World Wildlife Fund (WWF)-Canada in 2021, investing over \$2M, over three years, in its Nature and Climate Grant Program to fight biodiversity loss and climate change². Aviva Canada's new climate-focused partnership with the WWF-Canada builds on our announcement in March to target net-zero by 2040.

Aviva Canada's investment will help WWF-Canada's Nature and Climate Grant program identify and support local groups and Indigenous organizations restore degraded lands and shorelines in order to improve habitats and capture carbon. The program will support projects focused on planting trees, native seeds and plants, restoring natural saltwater flows, bank stabilization and habitat creation and enhancement in coastal zones, former agricultural sites, riparian zones, wetlands and forests.

In April 2021, seven grant recipients were awarded. Combined, their work will restore over 100 hectares of habitats to support wildlife and absorb carbon.

1. **ALUS Canada:** Engaging farmers and ranchers in nature restoration in Chatham-Kent, ON and Outaouais, QC
2. **Credit Valley Conservation:** Hungry Hollow Sustainable Neighborhood Action Plan in Halton Hills
3. **Ducks Unlimited Canada:** Maintaining Saint John River floodplain wetlands and measuring carbon accumulation at coastal wetlands
4. **Hammond River Angling Association:** Cutting hedge technology: Using shrubs to sequester carbon and restore Palmer Brook
5. **Nottawasaga Valley Conservation Authority:** Take a load off: Restoring habitat and water quality in the Nottawasaga Valley
6. **Comox Valley Project Watershed Society – Kus-Kus-Sum:** Restoration of key habitat to re-establish ecosystem services and build coastal resiliency
7. **SeaChange Society:** Saanich Peninsula blue carbon recovery project

² According to WWF-Canada, Canada is facing the dual crises of biodiversity loss and climate breakdown. The decline of at-risk species is driven largely by habitat loss, which is also driving climate change: One-third of climate-change-causing GHG emissions result from the destruction of trees, ground cover, peatlands, and coastal plants and ecosystems. Nature-based climate solutions use the unique powers of nature to both capture and store carbon, which helps mitigate climate change, and safeguard species.

“As a leading insurer we see first-hand the devastating impacts of climate change. Fixing a home means nothing if we ignore the natural surroundings and degraded lands and shorelines. We’re so proud to be partnering with WWF-Canada to lead this charge and make meaningful change in communities across Canada.”

Jason Storah, Chief Executive Officer

A survey conducted by Aviva Canada found that 89% of Canadians consider protecting nature and biodiversity important to solving the climate crisis. To act quickly on the climate emergency and help achieve the goals of the Paris Agreement on climate action, Aviva and WWF are joining forces to lead the fight against climate change, in Aviva's core markets.



Partnering With Canadian Red Cross to Drive Positive Health Outcomes & Support Flooded Communities

Community Health and Wellness: Over the past five years, Aviva Canada has contributed \$750,000 to help the Canadian Red Cross connect seniors and vulnerable populations living with illness or injury to gain better access to community health services and resources. As its founding Community Health & Wellness Corporate Partner, our work with the Red Cross continues to drive positive health outcomes in Canadian communities. Our ongoing funding supports the Mobile Food Bank program, which delivers healthy food hampers directly to the homes of clients; and, the Health Equipment Loan Program, which provides free access to health equipment to support individuals recover with dignity and independence from illness or injury.

BC Floods: In 2021, our partnership focus turned to communities in British Columbia impacted by devastating floods. Aviva Canada's \$50,000 donation to the British Columbia Floods & Extreme Weather appeal helped provide immediate assistance to over 33 individuals, including securing them emergency shelter, food, clothing and other necessities after they were forced to evacuate. The funds were also used to help set up reception sites, mobile emergency response teams, and to provide emergency financial assistance to more than 7,200 eligible households.



“The devastating situation in B.C. is yet another reminder that climate change is making Canadians extremely vulnerable – physically, emotionally and financially. As insurers, we must help Canadians mitigate and adapt to climate change and bend the curve on these alarming trends.”

Jason Storah, Chief Executive Officer

Aviva Take Back Our Roads

Through our Take Back Our Roads initiative, we are helping to reducing injuries and fatalities on Canadian street. In 2021, we continued to bring together people, technology and educational tools to make our roads and communities safer.

Safe x Connected Cities Accelerator

This program supports start-up enterprises dedicated to tackling road safety, mobility and smart city problems. Aviva Canada and our partner Highline Beta work closely with each start-up to provide mentorship and accelerate their development of proof-of concepts or implement a pilot solution.

We provided funding for *Safe x Connected Cities Accelerator* to three new start-ups whose work are set to make an impact on road safety in Canadian communities, making them safer and more inclusive for all roadway users including drivers, cyclists and pedestrians:

- **AutoGuardian By SmartCone** empowers municipalities to improve traffic flow and make streets and traffic intersections safer for all. Its first-of-its-kind, intelligent safety infrastructure uses AI technology to create awareness of vehicles, autonomous shuttles, cyclists and pedestrians, giving everyone the time to act and be safe on the road.

In November, an AutoGuardian pilot in Beaumont, Alberta, validated that adding flashing lights to unsignaled crossings is beneficial, showing a decrease in the average speeds of vehicles during school and working hours, which can greatly reduce the chance of accidents occurring and/or their severity. Cities can use this technology to identify key areas to reduce risk and create safer roads for all.

- **Numina** measures all kinds of curb-level activity – what, where, when, and how things move in streets and open space, with sensors that leverage computer vision while protecting personal privacy. This data helps city planners, mobility companies, and other stakeholders design safer and more accessible systems for people, bicycles, wheelchairs, strollers, and more. In this pilot, the team is gaining insight into how its prototype technology could be made commercially available to insurance companies, municipalities and others.
- **Weatherlogics** provides detailed, future weather information for all major highways in Canada and the U.S. It also provides specialized weather forecasts to different industries including agriculture, insurance and transportation, to help people make important weather-dependent decisions. Weatherlogics' technology uses different factors, such as pavement temperature, incoming sunlight, wind speed etc. to determine changes to road conditions and enhance road safety for drivers.

Through this pilot, the company is scaling its technology and building out its commercial use cases for this weather platform, and is ready to meet with as many transportation, insurance and agriculture companies to accelerate the growth of its business.



Parachute x Aviva

Our partnership with *Parachute*, Canada's national charity dedicated to injury prevention, focuses on the Elementary Road Safety (ERS) Program which aims to make Canadian school zones safer.

In 2021, the project reached over 7,000 elementary students and 600 teachers, established 12 ERS leadership teams comprising 117 individuals, and provided 12 grants to school communities.

Key highlights include:

- Recruiting three Indigenous schools in Saskatchewan to the program – Belle Point Elementary School (Lac La Ronge Indian Band), Nawigizigweyas Education Centre (Yellow Quill First Nation), and Kopahawakenum Community School (Flying Dust First Nation). Parachute helped assemble their leadership teams and conducted an orientation session to communicate the key elements of the three-year program.
- Training all six Atlantic schools on data collection methods and facilitating ERS leadership team meetings: King Street Elementary, Miramichi, NB; Priestman Street Elementary School, Fredericton, NB; Bedford South Elementary, Bedford NS; Sackville Heights Elementary, Middle Sackville, NS; Kingswood Elementary, Hammonds Plains, NS; and Bridgewater Elementary School and Junior High, Bridgewater, NS.
- Worked with Phoebe Gilman P.S., St. Stephen School and St. Stephen Catholic Elementary School in Ontario to implement evidence-based built environment changes over the summer, such as speed bumps and flex posts to slow down traffic near these schools.
- Developing a school zone safety video in both English and French to educate the public on school zone safety and promote the ERS program.
- Advancing the Aviva MicroTraffic pilot project, which has now made recommendations including interventions regarding stop sign violations. The partners are currently investigating the possibility of implementing these interventions, which have the potential to prevent future road related injuries and fatalities in school zones.

MADD Canada (Mothers Against Drunk Driving)

Partnered with MADD Canada on *SmartWheels* – an elementary school program developed for students in grades 4 to 6 – to educate them on the harmful risks associated with alcohol, drug use and impaired driving. Aviva sponsored this program for the 2020-2021 school year, which was delivered to 150 schools in Ontario, and over 10,000 students.

SmartWheels is a mobile classroom designed to teach kids safety strategies for when they are older³, using powerful videos and technology to educate kids about the risks of combining alcohol, drugs and driving – long before they're old enough to get behind the wheel.

While the program includes presentations, virtual reality videos, tablets, reality goggles, decision-making scenarios, the most effective teaching tool is the personal victim story that leaves a lasting impact on the students.



³ According to MADD Canada, motor vehicle crashes are the leading cause of death among 16 to 25-year-olds. Approximately 55 per cent of these fatal crashes involve alcohol or drugs. The use of alcohol and cannabis starts as early as age 11, according to [further studies](#). These statistics are worrisome for any parent.

Embedding Sustainability

Aviva's sustainability ambition guides our actions to create a brighter future. We are embedding sustainability into every part of our business – from how we make decisions to how we act and communicate with our stakeholders.

We are doing this by:

- embedding high sustainability standards in areas such as responsible investment, human rights and business ethics;
- building an inclusive and diverse workplace;
- establishing robust governance, measurement and reporting for sustainability; and
- helping drive the public debate on sustainability in our sector and beyond.

In addition to supporting customers at every stage of their lives with excellent customer service, we prioritize fundamental issues such as data protection, combatting corruption and financial crime, protecting vulnerable customers, upholding human rights, and supporting employee rights and wellbeing. We have clear policies and systems in place to ensure high standards across these business basics.



Maintaining High Standards

Our governance structure: A well-established governance structure provides strong leadership, direction and support for the implementation of our sustainable, responsible business efforts. In 2021, Aviva plc established an executive level Aviva Sustainability Ambition Steering Committee, which includes Aviva Canada’s CEO, to drive and monitor the delivery of our global plan and targets. We established a Canadian Climate Steering Committee with the responsibility for business-wide delivery of our climate ambition, which includes identifying, assessing and managing climate-related risks and opportunities. It comprises eight Executive Committee members who each hold accountability for the realization of our climate commitments. We have documented and agreed on clear individual executive accountability for sustainability key performance indicators (KPIs). Our global Board Governance Committees oversee our Aviva-wide responsible and sustainable business strategy and the policies that underpin it.

Our business protection and privacy training: We are committed to safeguarding and ensuring the security and privacy of information belonging to our customers, employees and operations. Each year, all employees must successfully complete Business Protection and Privacy training, which sets out the provisions they must take to protect all types and classes of information.

Business Ethics Code: Our Business Ethics Code outlines our high ethical standards and ensures we operate responsibly and transparently. It sets out a practical set of principles, and minimum standards of behaviour that ensure Aviva employees act appropriately and earn the trust of our customers and wider stakeholders. We require all our people, at every level, to read and attest to our code every year. Aviva’s Business Ethics Code can be found [here](#).

Speak Up: At Aviva Canada, we support a ‘Speak Up’ culture across our business. We expect everyone connected to Aviva to do the right thing to protect our customers, assets, reputation and each other. Our third-party reporting service, Speak Up, includes a confidential and secure whistleblowing service that enables all employees to report any suspicions or concerns confidentially for independent investigation. We take all concerns in the workplace seriously and our employees can be assured that they will be heard, protected and supported.

Modern Slavery & Human Rights: Our human rights policy sets out our global commitment to respect human rights and identifies the key stakeholders and issues for our business.

Globally, Aviva is fully committed to respecting human rights in accordance with the United Nations (UN) Universal Declaration of Human Rights⁴, the International Labour Organisation’s (ILO) Core Labour Standards and its Tripartite Declaration of Principles⁵, the UN Global Compact principles on Human Rights and Labour Standards⁶, the Women’s Empowerment Principles⁷ and the UN Guiding Principles on Business and Human Rights, which detail the “Protect, Respect and Remedy” (PRR) framework⁸. We also uphold the values behind the Children’s rights and Business Principles⁹.

In 2021, Aviva plc published the latest Anti-Modern Slavery Statement and conducted a Group-wide human rights due diligence assessment to create an action plan for 2022-23.

Suppliers: We work hard to ensure our supply chain is responsible and sustainable. We perform due diligence for each of our suppliers before we begin working with them and ask that they sign our Supplier Code of Behaviour. We continue to engage them around sustainability issues over time to help and influence our suppliers to act now on sustainability issues like climate change.



⁴ For more information please consult “[The Universal Declaration of Human Rights](#)”

⁵ For more information please consult the “[Tripartite Declaration of Principles concerning Multinational Enterprises and Social Policy](#)”

⁶ For more information please consult “[The Ten Principles | UN Global Compact](#)”

⁷ For more information please visit “[The Women’s Empowerment Principles](#)”

⁸ Divided into three pillars, the PRR Framework sets out the complementary roles of the private and public sectors regarding business and human rights: 1. States have a duty to protect, respect and promote human rights 2. Companies have a responsibility to respect human rights 3. Victims of business-related harm should have access to remedy. Companies, therefore, should consider and proactively assess the human rights impacts associated with their business actions, activities and relationships. Where relevant, they should address how they impact the lives of all their stakeholders, irrespective of the national laws under which they operate.

⁹ The Children’s Rights and Business Principles, created by the UN Global Compact, UNICEF and Save The Children are the first encompassing set of principles that help companies on a wide range of responsibilities and actions that they can take in the workplace, marketplace and community to respect and support the rights of children. More information can be found at <https://www.unicef.org/partnerships/corporate/our-partners>

Aviva Champions Diversity & Inclusion (D&I)

Aviva's strength rests in the diversity of our workforce and the inclusiveness of our workplace culture. Aviva Canada is pleased to be the first major financial services company in Canada to achieve gender equality (50/50 male-female split) in our senior leadership team (VP and above). We have been actively championing the career development of women and have more than tripled the number of women on our succession plans over the past four years. We champion D&I because we know stronger and more resilient communities are built through diverse perspectives and inclusive cultures.

Valuing All Aviva People: Aviva Canada's D&I five areas of focus: Race and Ethnicity, 2SLGBTQ+, Age, Disabilities and Gender – are supported by five Employee D&I Communities: Origins, Pride, Generations, AvivAbility and Gender. Together, they provide a safe space for our people to lift their voices and share their experiences.

In 2021, recognizing the important work being done on the diversity and inclusion front, we provided \$100,000 – \$20,000 to each of our five Diversity and Inclusion communities – that will go towards charitable partnerships to support the essential work that's being done to build a more diverse and inclusive Canada.

Our Origins Community explores diversity and champions the differences that unite Aviva employees based on race, ethnicity, faith, cultural and socio-economic backgrounds. In 2021, the community:

- supported the company's Unconscious Bias training, which has now been provided to 98% of our people;
- provided resources to honour the National Day of Truth and Reconciliation;
- launched the Black Summer Student program, with a group of post-secondary students joining us for a four-month internship to gain business acumen, insurance industry experience and an opportunity to work with inspirational leaders; and
- partnered with [Global Indigenous Development Trust](#) to create local economic development opportunities in Indigenous communities through coaching, mentoring, connecting and empowering; and the [Jean Augustine Centre for Young Women's Empowerment](#) to build the self-esteem and self-worth of young women by positively influencing their outlook on life, broadening their horizons, and helping them to empower themselves.

Our Pride Community fosters an environment where everyone can bring their true self to work. The Community builds awareness of and for the **2SLGBTQ+** community and its allies and builds a comfortable culture of advocacy and representation at Aviva. In 2021, the community:

- celebrated Pride Month by raising awareness and educating people on Allyship, 2SLGBTQ+ issues, and the use of pronouns and terms associated with sexual orientation; and
- partnered with [The 519](#) to help expand the reach of their *Food Security Program* and support their *New to Canada Early Learning Child Initiative*. The former focuses on reducing food insecurity and inaccessibility while the latter supports children of 2SLGBTQ+ refugees and newcomers by providing parenting workshops, a child-minding program, as well as arts and cultural programming.

“The 519 is a space for change, where they strive to make a difference while promoting inclusion, understanding and respect. I can't think of a better charity to partner with that aligns to our values and supports the Pride Community theme of increasing awareness and fostering a safe environment where all individuals can be themselves.”

**Julie Manske, Assistant Vice President,
Commercial Lines**



Our Generations Community strives to create a flexible and collaborative intergenerational workforce for Aviva Canada. In 2021, the community:

- focused on financial wellbeing, kicking off the year with an RRSP event and creating a toolkit for people to save and reference, and one that can support them through any stage in life;
- partnered with the [Legacy of Hope Foundation](#) to support Indigenous people and the intergenerational trauma they have faced through residential schools. This included the removal of generations of Indigenous children from their families, and the post-traumatic stress disorders that many First Nations, Inuit, and Metis continue to experience, all while trying to address racism, foster empathy and inspire action to improve the situation of Indigenous Peoples today.

Our AvivAbility Community champions a culture of value, support and respect for all Aviva employees to enhance their well-being and resiliency so everyone can come to work as their whole self. During the year, the community:

- provided health and wellness resources including virtual fitness classes and nutritionists; and
- supported the [Holland Bloorview Kids Rehabilitation Hospital Foundation](#) through the Foundation's *Dear Everybody Anti-Stigma* campaign and its *Family Support Fund*. *Dear Everybody* is a national movement to end stigma and eliminate bias toward disability, while the *Family Support Fund* helps meet the financial needs of families that receive services at Holland Bloorview.

“We selected Holland Bloorview because of the incredible work they have done toward ending discrimination for those living with a disability. We are also proud to support the Family Funding Program as this will make a financial difference in the lives of families who are caring for a child with a disability.”

Barbara Adamson, Broker Operations Specialist

Our Gender Community promotes diversity, equality, fairness and respect by actively challenging gender stereotypes and biases, broadening perceptions, improving situations, recognizing women's achievements and acknowledging the challenges women continue to face in the quest for gender equality in the workplace. In 2021, the Gender Community launched the first Women in Leadership Program and a Women in Leadership Speaker Series. It also helped Aviva Canada undertake some ground-breaking work with the YWCA Canada including:

Ending Gender-Based Violence

Aviva Canada is the inaugural funder of YWCA Canada's first *National Emergency Survivor Support Fund*, an initiative that provides women, gender-diverse people and their families with immediate financial aid to support them in leaving violent living situations or shelters, as well gain access to counselling, employment, childcare and legal support to assist them in their healing journey. As a vital partner in this initiative, Aviva Canada is helping survivors access grants to cover the expenses associated with relocation, including first and last month's rent, utilities set up, moving and travel expenses, and other urgent needs. This fund will provide a lifeline to over 300 survivors and their families in 2022.

Our **Gender Community** also partnered with the YWCA to bring awareness to gender-based violence in Canada through the *16 Days to End Gender-Based Violence*. The goal of the campaign was to educate Aviva employees on the prevalence of gender-based violence, and to provide support for those who may witness this type of violence. Through our partnership with the YWCA, we created a *Bystander Intervention Training program* hosted on our Aviva University online platform. This training is available to all our people and provides real world tactics to support victims when they see these acts taking place.

“The shadow side of the COVID-19 pandemic has been a sharp increase in gender-based violence. With people being asked to stay home more than ever, it is important that we all have a safe place to stay. Supporting Canada's First National Survivor Emergency Fund through the YWCA provides direct support to those fleeing violence and is essential to ensuring all people in Canada have long-term safety.”

Lindsay Scott, Sr. Surety Underwriter

Equal Access for All Customers

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.

Aviva University

We launched Aviva University in September to make it easier for our people to access learning and grow in their current roles and career. The Aviva University experience is personalized, using insight from an employee's current role and career ambitions to help them find the right learning and development path. The online platform offers 16 academies to help employees unlock their full potential and achieve their career goals.



Voice of Aviva

The annual Voice of Aviva survey is a vital opportunity for Aviva to hear from our people about how engaged they are, how they think the organization is doing, and where we need to improve. In 2021, our engagement score was up 1% to 83%, which is significantly above the benchmark of the top financial services companies. As well, 89% of our people agree that Aviva Canada is a good corporate citizen; the same number said they embed sustainability considerations into their everyday actions at work; and 70% of our people said they embed sustainability considerations within what they do in their job role.

“A key part of embedding climate in our culture is through educating our people. We all have a part to play in the transition to a low carbon future. Solutions to solving the climate crisis are evolving every single day and we know our people are hungry to learn more, build their skills and get involved. With our leading net zero ambition, our people are at the forefront so we’re providing them with the opportunity.”

Paul Fletcher, Chief Corporate Affairs Officer

Our Record of Achievement

We are proud of our record of achievement in business, employee, sustainability and community involvement. Some of the awards and recognition we received in 2021:

1. **Insurance Business Canada Awards – P&C Insurer of the Year:** The IBC awards celebrate outstanding insurance companies and professionals for their achievements, leadership and innovation. Aviva was awarded P&C Insurer of the Year, reflecting our values and commitment to our customers, our corporate culture, and our leadership across different areas of the industry.

2. **Toronto Star Readers' Choice Awards:** This award highlights outstanding people and businesses in the Greater Toronto Area. Aviva Canada won Best Insurance Company (Gold) Best Home Insurance Company (Diamond), Best Car Insurance Company (Diamond).

3. **Insurance Business Canada 5-star Construction Award:** selected by brokers for our strength of relationships, ability to handle claims, strength of products and underwriting expertise.

4. **Insurance-Canada.ca Technology Awards (ICTA) 2021 People's Choice Award:** recognized for our real-time integration with AutoTRADER for total loss vehicle valuation.

5. **Greater Toronto Top Employer for 2022:** Aviva was awarded for its health benefits plan, the maternity and parental leave options for employees who want to start a family, flexible work options, and employee charitable involvement.

6. **Corporate Social Responsibility (CSR) Campaign Best of Show for Take Back Our Roads:** 2021 IMCA Showcase Winner



Public Accountability Statement

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



Our People

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 and inclusion, we're committed to creating an engaged and accelerated environment that attracts top talent and enables our people to thrive and develop their careers.

Employees in Canada

Province	Full time	Part time	Grand Total
AB	282	1	283
BC	119		119
MB	38	1	39
NB	25		25
NL	9		9
NS	140		140
ON	3,230	16	3,246
PE	1		1
QC	384	9	393
SK	1		1
YT	1		1
Grand Total	4,230	27	4,257

Our Economic Contribution

In 2021, Aviva Canada paid the following federal and provincial taxes:

(\$000 CAD)	Income Taxes	Premium & Fire Taxes	Total Taxes
Total Federal	57,849	-	57,849
Newfoundland	1,478	8,213	9,691
Prince Edward Island	538	1,805	2,343
Nova Scotia	1,590	7,672	9,262
New Brunswick	1,223	4,466	5,689
Quebec	4,065	19,341	23,406
Ontario	25,666	106,736	132,402
Manitoba	643	3,526	4,169
Saskatchewan	393	2,915	3,308
Alberta	4,285	32,116	36,401
British Columbia	3,476	21,057	24,533
Yukon	108	388	496
Northwest Territories	134	660	794
Nunavut	71	295	366
Total Provincial	43,670	209,190	252,860
Total	\$101,519	\$209,190	\$310,709

Total sponsorships and charitable donations:

Total Amount of Charitable Donations/Sponsorships (\$000 CAD)	
Charitable Donations	1,450
Sponsorships	231
Total	\$1,681

In 2021, Aviva Canada invested in the following bonds:

Version 1: Aviva Canada Inc. Excludes Pension

(\$000 CAD)	Alberta	British Columbia	Manitoba	New Brunswick	Newfoundland	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
Federal Bonds										3,789,344
Provincial Bonds	97,877	357,872	77,227	-	-	20,222	636,673	515,030	41,271	1,746,172
Municipal Bonds	-	139,486	-	-	-	-	28,344	21,075	-	188,905
Total	\$97,877	\$497,358	\$77,227	-	-	\$20,222	\$665,017	\$536,105	\$41,271	\$5,724,421

Aviva Canada has also invested \$1,849.9M in Canadian corporate bonds.

In 2021, Aviva Canada made debt financing available to small businesses:

Section: 3(1)(e) Public Accountability Statements Regulations

(\$000 CAD)	Alberta	British Columbia	Manitoba	New Brunswick	Newfoundland	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
\$0-\$24	-	-	-	-	-	-	-	-	-	-
\$25-\$99	85	-	-	-	-	50	135	-	-	270
\$100-\$249	203	-	-	-	-	1,329	1,116	-	-	2,648
\$250-\$499	357	-	-	-	-	310	3,038	-	-	3,705
\$500-\$999	2,101	-	-	-	-	-	4,829	-	-	6,930
\$1,000-\$4,999	6,328	-	-	1,438	-	3,257	28,479	1,284	-	40,786
\$5,000 and greater	14,702	5,000	-	-	-	-	35,621	69,348	-	124,671
Total	\$23,776	\$5,000	-	\$1,438	-	\$4,946	\$73,218	\$70,632	-	\$179,010