



Aviva Canada
Supporting Our People, Communities & Environment

Public Accountability Statement
2013



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Welcome

Aviva Canada Inc. and its insurance company subsidiaries (“Aviva Canada”) are proud to be part of an industry that helps Canadians every day. As one of the country’s largest general insurers, we aim to be trusted, respected and sustainable - making a real contribution to society. We commit to achieve this goal through a strong corporate responsibility strategy - a key part of our overall business strategy. Through signature programs like the Aviva Community Fund and Street to School, Aviva Canada and its employees help make positive change in dozens of Canadian communities every year.

This report is a snapshot of the progress and performance of Aviva Canada’s corporate responsibility strategy. This strategy is aligned to the issues material to our business – trust and transparency, attracting and retaining talent, environment and climate change, and developing communities – and helps us address issues and contribute to Canadian communities in which we live and operate.

This Public Accountability Statement for Aviva Canada complements Aviva plc’s Annual Report and Corporate Responsibility Report, both for the fiscal year January 1 to December 31, 2013. All dollar figures are expressed in Canadian currency.

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

- ✓ Aviva Insurance Company of Canada
- ✓ Elite Insurance Company
- ✓ Pilot Insurance Company
- ✓ Scottish & York Insurance Co. Limited
- ✓ S&Y Insurance Company
- ✓ Traders General Insurance Company

Aviva plc’s full Global Corporate Responsibility Report is available at www.aviva.com



Message from President & CEO

As one of the country's largest property and casualty insurers, we are proud to serve millions of customers across Canada and actively support the communities where we work and live. In 2013, we contributed over \$2 million to help build stronger and more resilient communities from coast to coast.

This past year was a challenging one for our business – and the industry as a whole – with unexpected and severe weather events resulting in the highest insurance losses in Canada's history. I am very proud of our people who responded to our customers in their time of need and helped them get back on their feet quickly.

In a world of continual change and complexity, freedom from the fear of uncertainty is what really matters to our customers. When crisis or disaster strikes, enabling our customers to get on with their lives in confidence is what we're all about. There is nothing better than being able to help others, and at Aviva Canada we are proud to provide peace of mind to thousands of Canadians every day.

Our employees are most generous, contributing over 5,000 volunteer hours to charitable initiatives in addition to financial contributions to causes near to their hearts. Their presence and enthusiasm could not be missed at this year's popular charitable events, including the Big Bike, Relay for Life, and the CN Tower Climb for United Way just to highlight a few.

I am very proud of the difference we made in our communities this past year, and it's my pleasure to share them with you in the following pages. Thank you.

Greg Somerville

President & CEO, Aviva Canada

About us

Aviva Canada is one of the largest general insurers in Canada providing home, automobile, recreation vehicle, group and business insurance and claims service to more than three million customers nationally.

Our workforce of over 3,000 employees in more than 25 locations work with 1,700 independent brokers and small to medium-sized businesses all across Canada to deliver high quality, affordable insurance products and meet customer needs.

Aviva Canada is a wholly owned subsidiary of Aviva plc ("Aviva") one of the world's largest insurance groups and the largest insurance services provider in the UK.

Our Canadian Heritage

Aviva boasts a 300-year history with deep roots in Canada. Those roots can be traced back to the early 19th century when a number of UK-based insurance companies operated branch offices in Canada. In 1887, the first Canadian-based Aviva heritage company, Canada Accident Assurance Company, was established. In 1906, another Aviva heritage company, General Accident Assurance Company of Canada, was formed in Toronto. During the 20th century, more than 15 Aviva Canada predecessor companies emerged, changed their names, and combined their strengths. Finally, on May 5, 2003, CGU Insurance Company of Canada changed its name to Aviva Insurance Company of Canada.



Corporate responsibility strategy



Aviva Canada is an industry leader committed to making a real contribution to society and engaging employees, broker partners and suppliers in meeting that commitment. Our corporate responsibility strategy is a key pillar of our overall business strategy and we are focused on embedding sustainability across our business. This means delivering on our promises to customers while also making positive contributions to our communities and the environment.

Environmental commitment

Fundamental to our corporate responsibility strategy is a strong commitment to the environment and tackling the global issue of climate change. In 2006, Aviva was the first insurance company globally to announce a commitment to become carbon neutral, and Aviva Canada makes operational choices every day toward this objective. We actively maximize efficiency and minimize environmental impact in the areas of energy, water, waste, paper consumption, communication and travel.

While we act to reduce our own footprint as an insurance company, we see firsthand how environmental changes have a dramatic impact on our customers. In Canada, we provide consumer education to help policyholders mitigate the risks of climate change and protect their families and property from increasingly more volatile and extreme weather.

The graphic below outlines the framework of our corporate responsibility strategy.



Economic contribution

As one of the largest insurers in Canada, we have a significant impact on the economy. We generate economic benefit as an employer, a taxpayer, an investor and as a major customer to thousands of suppliers of goods and services who help us honour customers' claims.

During 2013, Aviva Canada paid the following federal and provincial taxes:

(\$000 CAD)	Income Taxes	Premium & Fire Taxes	Total Taxes
Total Federal	\$45,256		\$45,256
Newfoundland	2,089	3,932	6,021
Prince Edward Island	199	581	780
Nova Scotia	1,587	4,679	6,266
New Brunswick	794	2,574	3,368
Quebec	4,357	16,848	21,205
Ontario	19,220	59,897	79,117
Manitoba	669	2,268	2,937
Saskatchewan	472	2,658	3,130
Alberta	3,729	13,711	17,440
British Columbia	1,740	9,548	11,288
Yukon	81	179	260
Northwest Territories	122	475	597
Nunavut	7	23	30
Total Provincial	\$35,066	\$117,373	\$152,439
Total	\$80,322	\$117,373	\$197,695

Also, during 2013, Aviva Canada made the following debt financing available to small businesses:

Range (\$ CAD)	Alberta	Manitoba	New Brunswick	Newfoundland	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
\$0-\$24,999									
\$25,000 to \$99,999						79,076			\$79,076
\$100,000 to \$249,000	135,377					969,901			\$1,105,277
\$250,000 to \$499,999	365,665			365,770		2,163,801	1,277,328	415,312	\$4,587,876
\$500,000 to \$999,999						3,274,545	1,498,367		\$4,772,912
\$1,000,000 to \$4,999,999	1,250,000	3,429,770			2,084,031	46,309,045	8,486,110		\$61,558,955
\$5,000,000 and greater			17,250,000	5,252,296		42,682,491	80,671,269		\$145,856,057
Total	\$1,751,042	\$3,429,770	\$17,250,000	\$5,618,066	\$2,084,031	\$95,478,859	\$91,933,075	\$415,312	\$217,960,154

Our commitment to customers

There when you need us...

Aviva Canada is proud to provide insurance products and services to more than three million customers across the country. In 2013, we insured approximately 1.2 million cars, 772,000 homes, 520,000 leisure products and 170,000 commercial policies.

We build insurance around customers and remain committed to providing a diverse range of competitively-priced products, delivered with outstanding customer service. To do this, we have mobilized a strong broker network from coast to coast to which Aviva Canada provides strong support.

Listening and responding to our customers

Listening and responding to customers is at the forefront of our business. Aviva Canada was the first Canadian insurer to establish an Online Customer Panel as part of our ongoing commitment to revolutionize the insurance experience and offer exceptional customer service. Our Panel, which has more than 6,000 customers, provides invaluable insight for us in shaping new products and initiatives to suit customer needs as well as giving customers the opportunity to provide feedback on our performance. In 2013, we launched several new products based on responses received from our Panel including our new lifestyle bundles and Green Assure, a product created to meet the needs of environmentally-conscious customers.



Our customer promise

We make a difference to our customers during moments of uncertainty and crisis, a responsibility we take very seriously. When they contact us, they are often stressed and confused about what the future may hold. Responding to their diverse needs in a manner that is simple, fast and convenient is important to us. To us, each customer is an individual – not a policy number – and must be treated with respect and empathy.

Our exceptional claims service

At Aviva Canada, we strive to offer the highest levels of claims service. In 2013, Aviva Canada handled more than 221,000 customer claims. Each day, our team of more than 1,200 claims professionals work with our broker partners and network of suppliers to provide quality service and get customers back on track, quickly.

When customers call 1-866-MY-AVIVA (1-866-692-8482), a Claims Care Advisor provides fast, reliable, personal support and service, 24 hours a day, seven days a week.

All claims are backed by our Claims Service Satisfaction Guarantee.¹ If customers are dissatisfied with the service received during the settlement of a covered claim and we are unable to remedy the situation, we will pay the amount equal to the customer's current premium, along with their claim settlement.

Along with our Claims Service Satisfaction Guarantee, Aviva Canada guarantees the workmanship on auto and property repairs when completed by an Aviva Premiere Vendor, who are selected for the high-quality performance and service they provide to customers.

Aviva Canada constantly monitors customer satisfaction in efforts to offer the highest quality claims experience. Our claims customer satisfaction survey is one measure of our success in this goal and drives concentrated efforts for improvement, ensuring we act on what we learn. In 2013, survey respondents gave us a score of 92%, a number we are proud of and will work hard to not only maintain but improve.

As part of our commitment to consistently provide an outstanding claims experience, we invest in products and services that make the process easier for our customers. We continue to offer the Aviva 'MyClaims' app for iPhone and iPad, the easiest and most efficient way for customers to contact emergency services and report an auto claim immediately on their devices, helping to speed up the claims process and help them get on with their lives.

¹ Terms and conditions apply. For more information, please see www.avivacanada.com/content/making-claim.

Our catastrophe (CAT) response

2013 will be remembered as a year defined by several extreme weather events, most notably the devastating southern Alberta floods as well as the Ontario and Atlantic ice storms. When events like these occur, Aviva Canada's Catastrophe (CAT) team is mobilized to provide immediate assistance and service to our affected customers – it's what we mean by delivering on our customer promise!



Southern Alberta Floods

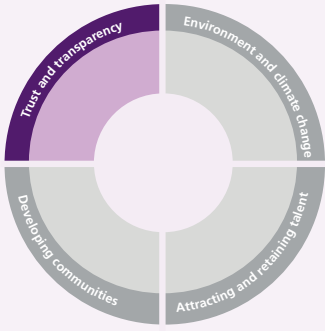
In June 2013, Southern Alberta experienced heavy rainfalls triggering catastrophic flooding. The floods which prompted the largest evacuation in the province's history resulted in hundreds of homes and businesses being destroyed.

Aviva Canada's CAT team sprung into action to help customers. Our staff were quickly onsite and also established a temporary mobile office in the High River area, one of the most affected areas by flooding. Despite being personally affected themselves, 73% of staff in our Calgary branch were up and running immediately complemented by claims staff and adjusters

from across the country who came to help handle the overwhelming need for service.

- 100% of accessible homes and businesses were visited resulting in remedial action being taken within 14 days.
- Over 800 families and 300 commercial clients were assisted within 14 days.

A number of employees in our Calgary branch used our Volunteering on Company Time program (which gives employees up to 15 paid hours per year to volunteer) to help with flood clean-up efforts.



Trust and transparency

We tell it like it is...

Canadian consumers want a relationship with an organization that does what it says it will do. Providing peace of mind during the most difficult and challenging times in our customers' lives is at the forefront of our vision of being a trusted and valued insurance provider. Delivering consistently on this promise, and with integrity every time, is the basis for building and maintaining trust in Aviva Canada. Several ways we protect and deliver on that trust are:

Our Governance structure:

Across Aviva, a well-established governance structure provides strong leadership, direction and support for the implementation of the corporate responsibility strategy in all global markets, including Canada. The Aviva Board of Directors Corporate Responsibility (CR) Committee sets and regularly reviews global CR policy and standards that underpin CR strategies on the ground in local markets, including Canada. It reviews quarterly reporting, makes recommendations for improvements and approves the corporate responsibility section of Aviva's Annual Report. These reports are also validated by an annual audit process conducted by independent auditors.

Our Business Ethics Code of Conduct:

We aspire to uphold the highest standards of conduct and set out the principles to achieving this in our Business Ethics Code of Conduct. The Code stipulates fairness, honesty, and transparency in all that we do, and each year, employees are required to review and confirm their acceptance of the Code. Breaches of the Code are subject to disciplinary action up to and including termination.

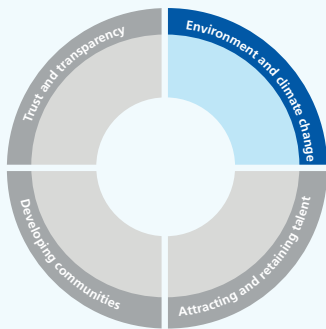
Our Anti-Bribery and Corruption training:

All employees are required to complete Anti-Bribery and Corruption training, which sets out Aviva's zero-tolerance policy and standards on bribery and corruption and consequences for non-compliance. A third-party malpractice reporting service enables all employees to report any suspicions or concerns in a confidential manner for independent investigation.

Our Business Protection training:

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





Environment and climate change

We create quantifiable positive environmental change with financial and social benefits...

At Aviva Canada, we are dedicated to protecting the environment and make choices every day to reduce our footprint. We work diligently with our landlords and employees across the country to make conscious and collective efforts toward this goal. Carbon credits are purchased annually to offset our CO₂ emissions and meet our carbon neutrality commitment. In 2013, our CO₂ equivalent emissions amounted to 8,253 metric tons, a 4% decrease from the previous year.²

In 2013, 76% of employees agreed that we make business choices that support the environment.³

In response to increasing volatile and extreme weather, we are also devoted to helping our customers mitigate their potential risks from climate change. We distribute regular customer education pieces through traditional and social media, avivacanada.com, and our broker partners.

Our Sustainable Products

We offer customers special benefits to reward their personal efforts to protect the environment. For auto insurance policyholders, we offer a discount for those insuring hybrid cars. For home insurance policyholders, we offer the Green Home Power endorsement, a discounted and tailored set of coverage choices for customers who use solar panels and wind turbines to generate electricity.

In 2013, Aviva Canada introduced 'Green Assure' – a new product allowing customers to replace damaged or destroyed property, with more environmentally-friendly and sustainable products including bamboo or cork floors, Energy Star-approved appliances, etc. This product was designed to meet the needs of a growing population of environmentally-conscious customers who are willing to go the extra mile to make their homes more sustainable.

Building Resilient Cities

Partnering with environmental agencies and industry specialists is a strong component of our work to protect the environment and mitigate risks from climate change by pooling leading expertise, insight and resources.

In 2013, Aviva Canada teamed up with ClimateWise and Ceres along with other industry leaders to explore opportunities for collaboration with the goal of building climate resilience in cities in response to higher occurrences of severe weather events. In a series of workshops, Aviva Canada presented on the topic of increasingly higher instances of water property damage in Canada and what we're doing to help minimize individual risks and increase benefits to our customers.

Our Environmental Initiatives

Each year, we host a number of environmental initiatives and events to involve employees in 'greening' our offices and reducing our carbon footprint. These events garner strong support from our Environmental Action Team made up of employee volunteers and ambassadors from across Canada.

These initiatives include:

Earth Hour:

Together with local building management, Aviva Canada branches from Dartmouth, Nova Scotia to Vancouver, British Columbia participated in Earth Hour by turning off all non-essential desk and office lighting. Employees are also encouraged to participate in the weekend events at home as a show of support for immediate action on climate change.

Annual 20-Minute Makeover:

Each year, we host a 20-Minute Makeover in support of Earth Month and Pitch-In Canada Week. Employees are asked to take a 20-minute break from work to go outside to clean up the neighbourhoods surrounding our offices by collecting litter. In 2013, hundreds of employees across the country took part collecting over 730 lbs of litter.



² Includes emissions from energy, natural gas, water, waste and travel and does not include our data centre.
³ Internal Employee Promise Survey



Attracting and retaining talent

We invest in our own...

Aviva Canada's workforce is made up of more than 3,000 talented individuals from coast to coast dedicated to providing exceptional insurance products and services to our customers and broker partners.

With a strong focus on employee achievement, potential and collaboration, we are committed to creating an engaging and high-performance culture that potential employees want to be a part of and where existing employees can thrive and develop their careers.

Our employee network: GenNext

Our GenNext committee brings together Aviva Canada employees who are passionate about philanthropy and volunteerism and gives them the opportunity to make a positive difference in their local communities.

Aside from the chance to give back, employees make their everyday work more meaningful. As active members of the GenNext committee, employees can build their professional networks and take advantage of valuable learning and career development opportunities. In 2013, GenNext led three Days of Caring projects at various community agencies and were strong contributors to our annual United Way campaign.

Canadian Association of Insurance Women (CAIW)

Aviva Canada is a sponsor of the Insurance Information Campaign Award hosted by the Canadian Association of Insurance Women (CAIW). The purpose of the award is to encourage CAIW associations across the country to create and develop programs that promote a positive public image for the insurance industry. The Nova Scotia Insurance Women's Association was the recipient of the award in 2013. Each year, one female Aviva Canada employee is given the opportunity to judge submissions and present the award at the annual gala allowing them a chance to take on a leadership role to expand their knowledge of the industry and their network of contacts.

Employees by Location

Province	Full Time EE	Part Time EE	Total EE
Alberta	199	1	200
British Columbia	112	3	115
Manitoba	51	1	52
New Brunswick	31	1	32
Newfoundland and Labrador	6	0	6
Nova Scotia	126	0	126
Ontario	2,155	4	2,159
Prince Edward Island	1	0	1
Quebec	403	17	420
Saskatchewan	6	0	6
All Provinces	3,090	27	3,117

Our Diversity

At Aviva Canada, we view diversity as a strength to our business. Our competitive advantage depends on business teams that include people with different backgrounds, experiences and perspectives, who feel valued for the positive contribution they can make to our success. By championing respect, we are dedicated to maintaining a diverse workforce that thrives.

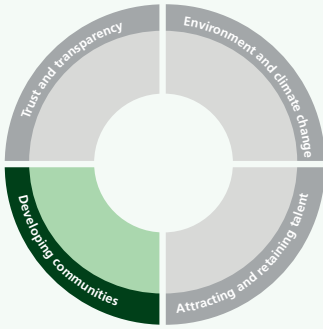
In our 2013 internal climate survey, 73% of employees said they are proud to work for Aviva Canada.⁴ We aim to nurture employee pride, engagement and development through:

- **Talent management** that recognizes employees for who they are and also reinforces the importance of their contribution to delivering peace of mind to our customers.
- **Learning and development programs** that inspire every individual throughout the organization to take on the responsibility for his or her

own development and career, and offer the necessary resources to help them achieve that.

- **Compensation and benefits** via competitive pay-for-performance model firmly anchored in our vision and values. Along with base pay, employees are offered pension and benefits, variable pay such as bonuses and profit sharing, recognition initiatives, learning and development opportunities, and a positive work environment.
- **Recognition** that is tied directly to our commitment to excellence for our customers and brokers and the performance of our business. Our Bravo! Program recognizes individuals and teams who have gone above and beyond, made a significant contribution to the company, or who have had a significant impact on our customers while demonstrating our vision and values.

⁴ Internal Employee Promise Survey



Developing Communities

We matter to our communities...

We are devoted to helping build strong and resilient communities that give everyone the chance to succeed. Our approach to community development is based on building partnerships across three main strategic themes of our business: education, financial literacy and life trauma, with a strong commitment to investing in at-risk youth outreach programs.

In 2013, we contributed approximately \$2 million to charitable organizations across the country. Our corporate contribution was magnified by investments made by our employees totaling over \$400,000.

In 2013, 90% of employees agreed that we do a good job of contributing to the communities in which we live and work.⁵

The grand prize winners of the 2013 Aviva Community Fund were:

- Courtney & Skye Buck Memorial Courtyard at Raft River Elementary** – Clearwater, British Columbia
- Make a Splash for Stacey** – Sunridge, Ontario
- Le parascolaire contre le décrochage scolaire au Paul-Hubert** (Paul-Hubert extracurricular anti-drop out program) – Rimouski, Quebec
- Souris Playground for ALL** – Souris, Prince Edward Island
- Change Islands Newfoundland Pony Sanctuary** – Change Islands, Newfoundland
- Help Rebuild Alberta Flood-Ravaged Camp Gardner** – Calgary, Alberta
- Project Ecole Mt. Prevost: Let's Get Moving** – Duncan, British Columbia
- Vincent Massey Kindergarden Playground Renewal** – Ottawa, Ontario
- I Am Awesome! Self Esteem & Empowerment Retreat** – Emo, Ontario
- WesforYouthOnline.Ca . . . It's OKAY to ask for HELP!** – Walkerton, Ontario

Our broker partners and employees are just as passionate about the Fund, and got behind their favourite ideas by voting and publicly supporting them online.

Visit the Fund's Facebook page at www.facebook.com/AvivaCommunityFund and follow us on Twitter: twitter.com/avivacf and learn more at AvivaCommunityFund.org.

Our Aviva Community Fund – Helping Canadians Make Positive Change

In 2013, the Aviva Community Fund returned for a fifth year, empowering Canadians coast to coast to make positive changes in their own communities. The social-media based competition saw close to 1,200 ideas submitted and 2.5 million votes cast in hopes of winning a part of the coveted \$1 million prize.

Since the Fund first launched in 2009, Aviva Canada has donated more than \$4.5 million in funding to 91 community projects across Canada. Ideas supported range from programs helping at-risk youth, improving education and protecting the environment to cultural and recreational activities.

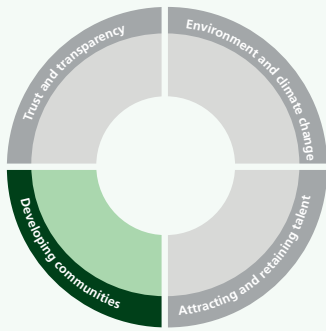
Spotlight: Aviva Community Fund Winner - Riehl Skate Park - \$115,000

The Riehl skate park was awarded \$115,000 in 2013 as a winner of the 2012 Aviva Community Fund. The idea was submitted to the Aviva Community Fund by Mariah Bunz, a high school student who created the project to remember Isaac Riehl, a local teen who passed away in a long-boarding accident. The community support was overwhelming and the city of Pelham itself matched the funding from Aviva Canada to ensure the skate park was built. The community continued raising money for a total of over \$300,000 for the project.

The skate park which provides a safe space for skateboarders and bicycle motocross enthusiasts to develop their skills was completed in late November 2013 with grind benches and grind rails, landscaping and park benches installed. The opening ceremonies of the 'Riehl Reveal' Skatepark took place on December 2, 2013, with Aviva Canada representatives in attendance alongside media, brokers and a few hundred community members, including the Town's Mayor, idea submitter Mariah Bunz and the Riehl family. This incredible skate park provides youth with a safe place to have fun and ensures Isaac Riehl's legacy will live on forever.



⁵ Internal Employee Promise Survey



Aviva Community Fund Winner (At-Risk Youth Prize): Undercurrent Youth Centre - \$130,000

To align with our Street to School commitment, the Aviva Community Fund featured an at-risk youth prize for the first time in 2012, giving ideas helping homeless or at-risk youth an additional opportunity to win funding. In January 2013, the Undercurrent Youth Centre in Glace Bay, Nova Scotia was announced as the winner of at-risk youth prize for an amount of \$130,000.

The Centre was originally opened to address the issues of addiction, alcohol abuse and hopelessness amongst the youth in the area who had nowhere to go for recreation or time with friends. The centre provides peer mentorship by youth workers and volunteers, a games room and cafe for youth to hang out in a safe space, and sporting activities like indoor skateboarding.

The grant from the Aviva Community Fund enabled the Centre to renovate areas of the facility, buy sports and sound equipment and additional land behind the centre for outdoor sporting activities. Phase 2 of the Centre opened on September 15, 2013 during a live national broadcast to announce the start of the 2013 Aviva Community Fund competition.

Our Street to School program – Helping Homeless and At-Risk Youth

At Aviva, we believe ‘education is insurance’ for a better future. With this belief, we developed our global Street to School program to help homeless and at-risk youth get back into the education system, by providing them with the resources they need to get back on their feet. Globally we have already helped more than 600,000 children and youth.

In Canada, our Street to School partnerships focus on prevention and intervention, targeting youth who are vulnerable to becoming homeless or dropping out of school. For those youth who have already found themselves homeless or at-risk, we support our charity partners across Canada to provide housing, education, employment, medical and counselling support. In 2013, we helped over 2,000 homeless and at-risk youth in Canada.

Youth Education Program: Eva’s Initiatives

Eva’s Initiatives, a leading Toronto-based organization providing vital services for homeless and at-risk youth, is our lead partner in our Street to School initiative.

In 2013, Aviva Canada was a founding sponsor of Eva’s Initiatives’ Youth Education Program, a program designed to facilitate the reintegration of homeless youth into academic programs. This program is essential in helping those youth who require extra support with re-engaging into the education system due to the multiple barriers they face and the lack of resources they possess. In this first year, 118 youth received assistance through this program, and took steps closer to achieving their educational goals.

Eva’s Initiatives is one of the first organizations tackling the issue of youth homelessness with a focus on early intervention and prevention through their National Initiatives program.

This program, which Aviva Canada supports, fosters the sharing of best practices and creative responses to youth homelessness among youth-organizations across the country. We also support their Family Re-Connect Program, the first program of its kind in Canada, providing early intervention and support to youth and their families in crisis, so they either return home sooner or not end up on the street at all.

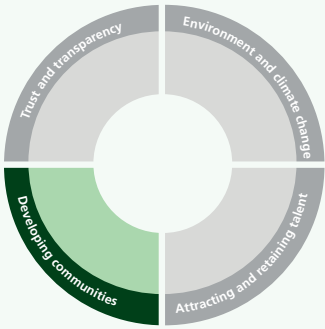
Passport 2012: YouthLink

In 2012, Aviva commissioned a research project to assess the effectiveness of the programs we fund, identify areas where we could have greater impact and help shape future development of our Street to School program. What made the study unique was that it focused on interviews with the participants in the programs – the youth themselves. By undertaking this new research, we aimed to raise the profile around the issues of homeless and at-risk youth, and catalyze positive actions in this space by both public and private corporations, governments and individuals.

The study, called Passport 2012, was conducted by local researchers in Italy, Canada and two sites in India. YouthLink, whose Co-op Housing Program Aviva Canada supports annually, also agreed to participate. The Program provides an affordable, safe place for vulnerable youth between the ages 16-21 to find stability and prepare for independent living. It also offers a range of community services that promote mental health and well being.

In April 2013, the results of the study indicated YouthLink Co-op Housing Program is extremely effective to enrolled youth who would otherwise have nowhere else to go. The final report also put forward a number of recommendations for policy-making and practice, corporate/donor support, research and young people.

Results of the study can be accessed at http://www.avivacanada.com/webfm_send/1201.



Our Employee Giving and Volunteering Programs

We encourage and support our employees in their giving and volunteering activities through our *Dollars for Doers*, *Matching Dollars* and *Volunteering on Company Time* programs.

Dollars for Doers: A donation of \$250 is made to charities registered with the Canadian Revenue Agency (CRA) where employees have volunteered at least 40 hours of their time outside of company time.

Matching Dollars: Employee donations to CRA-registered charities are matched up to a maximum of \$100 per employee, per year.

Volunteering on Company Time: Employees are given up to 15 paid hours per year to volunteer at any CRA-registered charity that benefits the greater good of the community.

In 2013, Aviva Canada employees from coast to coast volunteered more than 5,000 hours in their local communities.

United Way

With the goal of helping to build strong and resilient Canadian communities, we have been a corporate supporter of United Way for more than two decades. In 2013, together with our employees, we contributed more than \$485,000 to United Way and the hundreds of agencies its supports from coast to coast.

Life Trauma

Given our business, we see the devastating effects that any kind of trauma, but especially health trauma, can have on quality of life. That's why life trauma is one of our strategic focuses for community development. We are strong supporters of organizations providing prevention, treatment and support for Canadians dealing with a range of health and life trauma issues including:

- Achilles Canada
- Canadian Cancer Society
- Canadian Paraplegic Association
- Heart & Stroke Foundation
- Juvenile Diabetes Research Foundation
- Lew Dunn Memorial Foundation
- Spinal Cord Injury Ontario
- Starlight Children's Foundation
- Women in Insurance Cancer Crusade

We are also privileged to partner with the Ontario Provincial Police (OPP) on the Community Bear Program where officers provide teddy bears to console distressed children. These are innocent children who fall victim to tragic circumstances whether it be personal injury, traffic collisions or criminal acts including family violence and sexual abuse. With Aviva Canada's support, these bears are on daily patrol in more than 2,500 of OPP's fleet of black-and-white cruisers across Ontario. In 2013, Aviva Canada gratefully accepted the OPP's Commissioner's Commendation for Community Service in recognition of our support of the Program.

In 2013, Aviva Canada was pleased to be a co-sponsor of the Traffic Injury Research Foundation's Road Safety Monitor. The Monitor was developed for the purpose of sharing knowledge that saves lives – preventing injuries and loss of life on the roads, reducing related social, health and insurance costs, and safeguarding productivity.



Contact us

Aviva Canada Inc.

2206 Eglinton Avenue East
Scarborough, ON M1L 4S8
Canada
T: 1-800-387-4518

More information

You can find out more about Aviva and corporate responsibility at Aviva on the following websites:

**Aviva Canada Inc.
corporate website**
www.avivacanada.com

**Aviva plc
corporate website**
www.aviva.com

**Aviva plc corporate
responsibility report**
www.aviva.com

AvivaCanada.com   