



## **Supporting Our People, Communities & Environment**

Aviva Canada  
Public Accountability Statement  
2012



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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 the country's second-largest general insurer, we aim to be trusted, respected, sustainable and recognized for 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 aligned to the issues that are material to our business. These material issues are: trust and transparency; attracting and retaining talent; environment and climate change; and developing communities, which help us address issues and contribute to society and the environment as a whole.

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, 2012. 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/reports/2012cr/](http://www.aviva.com/reports/2012cr/)





## Chief Executive's statement

There is no greater honour than to help others and, at Aviva Canada, we are fortunate to be able to help thousands of Canadians every day. We do this by providing peace of mind and protection for our three million insurance customers, handling more than 200,000 claims every year to help them get life back to normal.

However, we also do it through our support for all parts of the external environment in which we do business. With more than \$8.5 billion in total assets in Canada, we are one of the country's largest insurers. We understand we have a fundamental role to play in society and we are committed to doing that.

Climate change is serious for our environment, our customers and our business and we are taking action. In our business, we make choices everyday with our premises, our suppliers and the way we work to reduce our carbon footprint. Our ongoing consumer education work via traditional and social media is aimed at helping them protect their families and their hard-earned belongings from more volatile and severe weather. And in our industry, we work alongside the Insurance Bureau of Canada to support education, academic research and the development of new tools for climate risk analysis and management.

Through our \$1M Aviva Community Fund, we have helped dozens of charitable groups make positive change in their local communities. Through this pioneering, social media driven annual competition, idea-generators gather support for their vision, with winning ideas earning a piece of the Fund to bring that vision to life. We are proud to help these winners make a difference, on the ground, right across the country.

Our 3,300 employees generously volunteer their time and fundraising efforts for a wide range of personal and corporate causes – this year again in record numbers. Aviva-yellow shirts are found on our enthusiastic volunteers climbing Toronto's CN Tower for the United Way, at Earth Week clean-ups from Vancouver to Halifax and the JDRF Ride for Diabetes Research.

Street to School is a global Aviva commitment to help at risk and street involved youth, and in Canada, we are particularly focused on prevention. Risk management is at the heart of our work as insurers, and the Family Reconnect program developed by Eva's Initiatives is precisely aimed at preventing the worst from happening.

Thank you for supporting Aviva. No matter what life may bring today to our customers or our communities, we are committed to helping make it better for tomorrow.

**Maurice Tulloch**  
President & CEO Aviva Canada

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Read more

[www.AvivaCanada.com](http://www.AvivaCanada.com)

## About us

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

Our 3,300 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 Heritage

Aviva has 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.

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Number of employees

3,300

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Number of broker partners

1,700

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Number of customers

3,000,000

# Corporate responsibility at Aviva Canada

Aviva Canada is an industry leader with a serious commitment to make our business a force for good and to engage our employees, broker partners and suppliers in meeting that commitment.

Aviva Canada aims to be trusted, respected, sustainable and recognized for making a real contribution to society. Our corporate responsibility strategy is focused on achieving this goal and is a key pillar of our overall business strategy. We are focused on embedding sustainability across our business, which means delivering on our promises to customers while also making a positive contribution 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 to announce a commitment to become carbon neutral, and Aviva Canada makes operational choices every day toward this objective. We act to maximize efficiency and minimize environmental impact in the areas of energy, water, waste, communication and travel. Wherever possible, we reduce resource consumption using technology and reduce waste via on-site recycling and other waste diversion programs.

## Governance

Across Aviva, a well-established governance structure provides strong leadership, direction and support for the implementation of 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 markets including Canada. It also receives 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.

At Aviva Canada, corporate responsibility strategy is set by the Vice President, Corporate Affairs and the Executive Committee. It is implemented by the Corporate Responsibility Manager, leveraging best practices shared among peers and specialist functional support across the global Aviva organization and in the Canadian market. These relationships enable the implementation of consistent strategy and meaningful action that provides both commercial and social value for our business.

Our CR strategy focuses on:



# Economic contribution

As Canada's second largest insurer, 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 2012, Aviva Canada paid the following federal and provincial taxes:

(\$000 CAD)	Income Taxes	Premium & Fire Taxes	Total Taxes 2012
<b>Total Federal</b>	<b>\$46,537</b>		<b>\$46,537</b>
Newfoundland	1,839	3,929	5,768
Prince Edward Island	190	611	801
Nova Scotia	1,436	4,522	5,958
New Brunswick	681	2,535	3,216
Quebec	4,646	17,095	21,741
Ontario	21,325	57,200	78,525
Manitoba	562	2,092	2,654
Saskatchewan	393	2,436	2,829
Alberta	3,167	12,334	15,501
British Columbia	1,467	9,913	11,380
Yukon	60	153	213
Northwest Territories	97	414	511
Nunavut	8	27	35
<b>Total Provincial</b>	<b>\$35,871</b>	<b>\$113,261</b>	<b>\$149,132</b>
<b>Total</b>	<b>\$82,408</b>	<b>\$113,261</b>	<b>\$195,669</b>

Also, during 2012, Aviva Canada made the following debt financing available in support of small Canadian businesses:

Range (\$ CAD)	Alberta	Manitoba	New Brunswick	Newfoundland	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
\$0-\$24,999	10,263								\$10,263
\$25,000 to \$99,999						107,719	93,462		\$201,181
\$100,000 to \$249,000	164,170					1,140,501			\$1,304,671
\$250,000 to \$499,999	443,402			443,636		1,437,381	1,636,193	499,964	\$4,460,576
\$500,000 to \$999,999	611,105		1,299,132			6,024,976			\$7,935,212
\$1,000,000 to \$4,999,999	2,262,143	3,885,143			2,306,209	34,084,117	5,473,745		\$48,011,358
\$5,000,000 and greater			16,250,000	5,715,350		44,445,730	82,465,439		\$148,876,520
<b>Total</b>	<b>\$3,491,083</b>	<b>\$3,885,143</b>	<b>\$17,549,132</b>	<b>\$6,158,986</b>	<b>\$2,306,209</b>	<b>\$87,240,425</b>	<b>\$89,668,839</b>	<b>\$499,964</b>	<b>\$210,799,781</b>

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# Listening to customers

## Our Customer Promise

At Aviva Canada, we recognize our responsibility to our customers. In the times that they come to us, they are often stressed and confused of what the future may hold. They count on us to help, both in the services we offer and the way in which we offer them. In each situation, we aim to ensure that every customer is treated with respect and empathy. Our claims customer satisfaction survey is one measure of our success in meeting customer needs. In 2012, survey respondents gave us a score of 94%, a number we continue to try to improve.

It starts with making a claim . . . and we make it easy. 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. We recently launched the Aviva MyClaims app for iPhone and iPad users, giving customers the opportunity to report an auto claim immediately on their devices.

All claims are backed by our Claims Service Satisfaction Guarantee. If customers are dissatisfied with the service we provide during the settlement of a claim and we are unable to remedy the situation, we will pay them an amount equal to the current premium of their policy, in addition to the settlement amount.

## Customer Panel

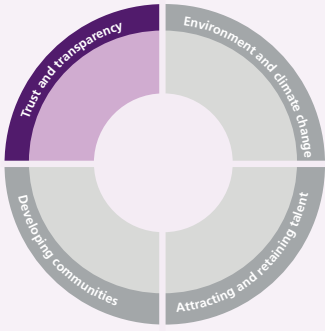
Aviva Canada was the first Canadian insurer to establish an online customer panel as part of our ongoing commitment to revolutionize the insurance experience and offer exceptional customer service. The Panel comprises nearly 6,000 customers who together give us a deep insight into customers' needs and preferences several times a year.

## Net Promoter Score

We actively listen to our own customers through our Net Promoter Score (NPS) survey, our leading, group-wide measure of customer advocacy, measured and benchmarked twice a year. This survey drives annual action planning, ensuring we act on what we learn.







# Trust and transparency

Canadian consumers want a relationship with an organization that does what it says it will do. Providing prosperity and peace of mind during the most difficult and challenging times in our customers' lives is at the forefront of our vision to be the most 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:

## 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 we do, and each year, employees are required to review and sign-off their acceptance of the Code. Breaches of the Code are subject to disciplinary action up to and including termination.

## 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.

## Business Protection training

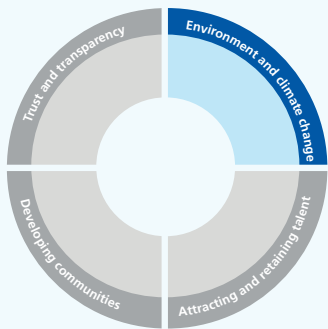
We are committed to safeguarding and ensuring the security and privacy of information belonging to our customers, employees and our operations. Each year, employees must successfully complete Business Protection training which sets out the provisions they must take to protect all types and classes of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



**% sign-off on Business Ethics Code of Conduct**

**100%**





# Environment and climate change

The choices we make every day to reduce waste and resource consumption continue to show results. In 2012, our CO<sub>2</sub> equivalent emissions amounted to 10,934 metric tons, a 10% decrease from the previous year. Carbon credits are purchased annually to offset our CO<sub>2</sub> emissions and meet our carbon neutrality commitment.

While we act to reduce our own footprint, we also know how environmental changes affect our customers in the form of more volatile and severe weather. In Canada, we actively work to provide consumer education to help policyholders mitigate the risks resulting from climate change. We distribute information on a continuous basis with a seasonal focus through traditional and social media, AvivaCanada.com, and our broker partners.

We also 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 provide 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. More broadly, we have partnered with Evergreen, a national organization focused on greening cities and working with businesses and communities to move towards a more sustainable future.

## Environmental Initiatives

Each year, we host a number of environmental initiatives and events for employees to be involved in 'greening' our offices and reduce our carbon

footprint. These events are often carried out with strong support from the Environmental Action Team made up of employee volunteers across Canada. Some of these initiatives include:

### Earth Hour

Together with local building management, Aviva Canada branches from Dartmouth, Nova Scotia to Vancouver, British Columbia participated in the 2012 Earth Hour by turning off all non-essential desk and office lighting. Employees were also encouraged to participate in the weekend event 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 2012, employees across the country took part collecting over 1,000 lbs or 0.45 metric tons of litter.

### World Paper Free Day

In support of the Association for Information and Image Management, we recognize World Paper Free Day annually as an opportunity to educate our employees about paper-free initiatives. In 2012, we promoted the Day with communications containing tips and strategies for employees to move towards becoming paper-free.



% of employees who agree we make business decisions that support the environment

77%

% decrease in CO<sub>2</sub> emissions

10%



# Attracting and retaining talent

Aviva Canada's workforce is made up of more than 3,300 talented individuals dedicated to providing exceptional insurance products and services to our customers and broker partners.

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, want to stay and develop their careers.

## Employees by Location

Province	Full Time EE	Part Time EE	Total EE
Alberta	181	0	181
British Columbia	135	1	136
Manitoba	59	0	59
New Brunswick	36	1	37
Newfoundland and Labrador	4	0	4
Nova Scotia	120	0	120
Ontario	2,290	7	2,297
Prince Edward Island	1	0	1
Quebec	440	19	459
Saskatchewan	7	0	7
<b>All Provinces</b>	<b>3,273</b>	<b>28</b>	<b>3,301</b>

## Compensation and benefits offered include:

- **Competitive pay-for-performance** firmly anchored to 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. The 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.
- **Giving and volunteering programs** that encourage employees to make a difference in their community. Employees are supported in their giving and volunteering activities by Aviva Canada's Dollars for Doers, Matching Dollars and Volunteering on Company Time programs. Each employee can use 15 paid hours per year to volunteer during company time at any Canada Revenue Agency-registered charity. In 2012, Aviva Canada employees contributed a total of 6,358 volunteering hours.

## Employee Promise

**"At Aviva, I am recognized for who I am and what I contribute matters"**

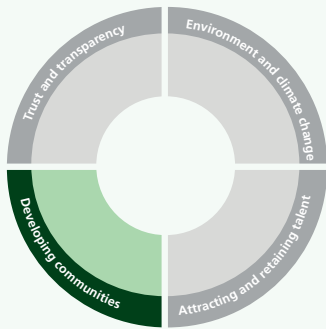
This promise is at the heart of our culture. It's a culture that recognizes the individuality of each employee and encourages them to understand the individuality of each of our customers. We are all different; we can all make a difference.

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 prosperity and 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 do that.

% of employees that are proud to work for Aviva Canada

**85%**



## Developing communities

Our approach to community development is based on building partnerships across three main strategic themes of our business: education, financial literacy and life trauma.

In 2012, we contributed \$2 million to charitable organizations across the country. Our contribution was magnified by investments made by our employees totaling \$509,000.

### The 11 grand prize winners were:

- **Undercurrent Youth Centre** – Glace Bay, Nova Scotia
- **Fighting for Healthy, Affordable Food in North End Halifax** – Halifax, Nova Scotia
- **Une vraie cour d'école pour ados!** – Bois-des-Filion, Quebec
- **Kaiden's Care Kits for Cystic Fibrosis** – Russell, Ontario
- **Please Fill our Pool! A Swimming Pool for Smiths Falls** – Smiths Falls, Ontario
- **Promoting Human Bear Coexistence - Education & Action** – Sprucedale, Ontario
- **Riehl Skate Park** – Pelham, Ontario
- **Chase Kraynick "Pay it Forward" Splash Pad** – Canora, Saskatchewan
- **Rescue for Life – Spay/Neuter Initiatives** – Spruce Grove, Alberta
- **Gladstone Greenhouse for Science and Foods Program** – Vancouver, British Columbia
- **The Children's First Playground: Where Arctic Kids Can Play** – Inuvik, Northwest



### Aviva Community Fund – Helping Canadians Make Positive Change

The ground-breaking Aviva Community Fund was the first social-media based community investment program to empower Canadians to make positive changes in their own communities based on their own ideas. The annual competition awards winning ideas with a share of the \$1 million prize. To date, Aviva Canada has provided more than \$3.5 million in funding to 42 charities and community groups through the Fund. In 2012, Canadians submitted 1,530 ideas and supported them with over 2.8 million votes.

Our broker partners and our employees are just as passionate about the power of positive change as are the thousands of individuals and groups that submit ideas to Aviva Community Fund every year. Visit the Fund's Facebook page at [www.facebook.com/AvivaCommunityFund](http://www.facebook.com/AvivaCommunityFund) and follow us on Twitter: [twitter.com/avivacf](http://twitter.com/avivacf) and learn more at [AvivaCommunityFund.org](http://AvivaCommunityFund.org).

Amount contributed to charitable organizations

**\$2,000,000**

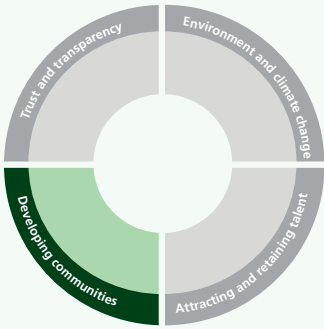
Number of employee hours spent volunteering

**6,358**

% of employees that agree we do a good job of contributing to communities

**87%**





## Street to School Program – Helping Homeless and At-Risk Youth

Every child should have access to education – the best insurance for a better future. Through our Street to School program, we are dedicated to helping homeless and at-risk youth get back into education and training programs. Globally, we’ve 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 in providing housing, educational, employment, medical and counselling support. In 2012, this initiative helped more than 1,600 homeless and at-risk youth across Canada.

In 2012, we celebrated International Day for Street Children on April 12th by announcing our new signature partnership with Eva’s Initiatives. Eva’s Initiatives is a recognized pioneer in providing services for homeless and at-risk youth. Through this partnership, we support Eva’s Family Re-Connect Program which provides early intervention and support to youth and their families in crisis, so they either return home sooner or don’t end up on the street at all. We also support Eva’s National Initiatives Program, the only national program that addresses youth homelessness with a focus on early intervention and prevention through the sharing of innovative and creative responses.

## Our Street to School partners/programs in Canada also include:

- **Evergreen** – Clay Works Program
- **YMCA-YWCA** – Second Stage Housing Program
- **YouthLink** – Co-op Housing Program
- **Boys and Girls Club of Winnipeg** (United Way Winnipeg) Community School Investigators (CSI) Summer Learning Enrichment Program
- **Burnaby Family Life** (United Way Lower Mainland-Vancouver) African Children’s Homework Club
- **Delisle Youth Services** (United Way Toronto) Delisle in the Schools
- **Learning Disabilities Association of Nova Scotia** (United Way Halifax) Linking Language to Learning
- **Plein Milieu** (Centraide of Greater Montreal) Travail de milieu
- **Welcome Inn Community Centre** (United Way of Burlington) Learn and Fun After-School
- **West Scarborough Neighbourhood Community Centre** (United Way Toronto) Youth Diversion Program

## Investing in Healthy Communities

We are a proud sponsor of the United Way and the hundreds of agencies it supports in building healthier and more resilient communities. In 2012, together with our employees, we contributed \$520,000 to United Way.

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. Through employee participation and volunteering events, 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
- Starlight Children’s Foundation
- Traffic Injury Research Foundation

We are also privileged to partner with the Ontario Provincial Police in their Community Bear Program. Officers provide teddy bears named “Buddy” by Aviva Canada employees, to console distressed children involved in motor vehicle collisions, domestic situations and other incidents.





# Contact us

## **Aviva Canada Inc.**

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# More information

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

**Aviva Canada  
corporate website**  
[www.avivacanada.com](http://www.avivacanada.com)

**Aviva plc  
corporate website**  
[www.aviva.com](http://www.aviva.com)

**Aviva plc corporate  
responsibility report**  
[www.aviva.com/reports/2012cr/](http://www.aviva.com/reports/2012cr/)

**AvivaCanada.com**   