



Aviva Canada
Supporting Our People,
Communities & Environment

**Public Accountability Statement
2014**



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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.

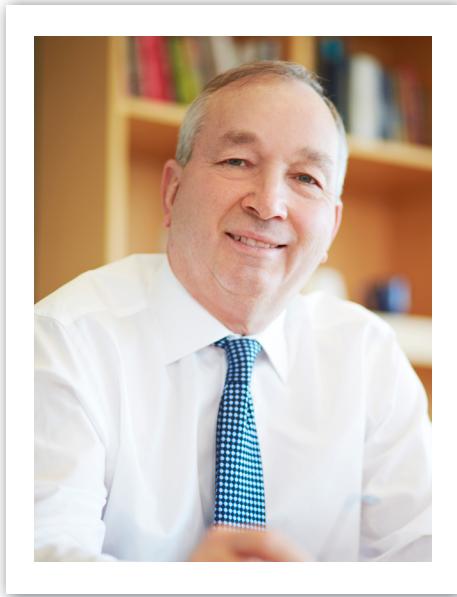
This report is a snapshot of the progress and performance of Aviva Canada’s corporate responsibility strategy. This strategy is aligned to the issues material to our business – trust and transparency, attracting and retaining talent, environment and climate change, and developing communities – and helps 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, 2014. 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 2014, Aviva Canada invested over \$1.8 million to help build stronger and more resilient communities from coast to coast.

In 2014, the weather continued to dominate the headlines with the long-lasting winter of 2013-14. Consistent with our industry peers, we experienced an increase in the number and severity of claims. By Q3, the frequency of claims settled down, only to spike again when the Alberta hailstorms struck in August. Despite these unpredictable events, we remained committed to our customers, responding to their needs quickly and effectively. There is nothing better than being able to help others in their time of need and at Aviva Canada we are proud to make things better for thousands of Canadians every day.

In addition to helping our customers in their time of need, we strive to improve the lives of all Canadians. From our annual United Way Campaign to supporting at-risk youth and a number of health-related causes, we had a positive impact on thousands of Canadians in 2014. Our employees, who are most generous, contributed over 2,900 volunteer hours in their communities in addition to making personal donations to causes they are passionate about.

Our Aviva Community Fund continued to inspire thousands of Canadians in its sixth year. Since its inception in 2009, our Aviva Community Fund has awarded \$5.5 million to over 100 communities nationwide. Even more excitingly, this world-class competition which started in Canada is fast becoming a global Aviva initiative, something we are all very proud of! Our UK business launched their version of the Aviva Community Fund in March 2015.

Looking back on 2014, I'm proud of what our team of more than 3,000 employees has achieved to deliver positive change for our brokers, customers, each other and our communities. It's my absolute pleasure to share more in the pages that follow.

Thank You,

A handwritten signature in black ink, appearing to read 'Greg Somerville', written over a light blue horizontal line.

Greg Somerville
President & CEO, Aviva Canada Inc.

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 leading 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, which can be traced back to the early 19th century. In 1835, the first Canadian-based Aviva heritage company - Canada Accident Assurance Company was incorporated, followed by the incorporation of The General Accident Assurance Company of Canada in 1906. During the 20th century, many Aviva Canada predecessors emerged, changed their names, and combined their strengths. Finally, on May 5, 2003, the 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 2014, Aviva Canada paid the following federal and provincial taxes:

(\$000 CAD)	Income Taxes	Premium & Fire Taxes	Total Taxes
Total Federal	47,902		47,902
Newfoundland	1,183	3,464	4,647
Prince Edward Island	213	596	809
Nova Scotia	1,610	4,815	6,425
New Brunswick	963	2,864	3,827
Quebec	4,604	15,804	20,408
Ontario	20,079	61,677	81,756
Manitoba	890	2,567	3,457
Saskatchewan	596	2,870	3,466
Alberta	4,518	15,312	19,830
British Columbia	2,058	10,447	12,505
Yukon	91	190	281
Northwest Territories	142	526	668
Nunavut	7	21	28
Total Provincial	36,954	121,153	158,107
Total	\$84,856	\$121,153	\$206,009

In 2014, Aviva Canada made the following debt financing available to small businesses:

(\$000 CAD)	Alberta	Manitoba	New Brunswick	Newfoundland	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
\$0-\$24	-	-	-	-	-	-	-	-	-
\$25 to \$99	-	-	-	-	-	-	-	-	-
\$100 to \$249	-	-	-	-	-	671	-	-	671
\$250 to \$499	282	-	-	284	-	2,842	1,101	324	4,833
\$500 to \$999	-	-	765	-	-	2,701	1,078	-	4,544
\$1,000 to \$4,999	2,835	4,316	2,072	4,766	1,884	68,406	7,657	-	91,936
\$5,000 and greater	-	-	20,000	-	-	48,510	50,000	-	118,510
Total	3,117	4,316	22,837	5,050	1,884	123,130	59,836	324	220,494

Also, during 2014, Aviva Canada invested the following in bonds:

(\$000 CAD)	Alberta	British Columbia	Manitoba	New Brunswick	Newfoundland	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
Federal Bonds	-	-	-	-	-	-	-	-	-	2,216,700
Provincial Bonds	50,800	337,000	160,400	79,900	20,300	89,300	765,300	314,400	161,200	1,978,600
Municipal Bonds	-	102,800	2,300	-	-	-	26,600	1,600	-	133,300
Total	50,800	439,800	162,700	79,900	20,300	89,300	791,900	316,000	161,200	4,328,600

Aviva Canada invested \$1,069.5 million in Canadian corporate bonds.

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 2014, Aviva Canada insured approximately 1.4 million vehicles, 794,000 homes, 601,000 leisure products and more than 180,000 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.

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 focus on listening and responding to our customers

At Aviva Canada, our customers have a voice and we always listen and respond to their needs. We run monthly surveys to obtain customer feedback on a variety of topics. We also host regular customer focus groups, and provide many ways for customers to contact us whether through our social media channels or via our corporate website. These methods are invaluable for us in enhancing the customer experience and customizing products/services to meet their individual needs.

'Care More' Champions

Aviva Canada employees are also Aviva Canada customers. In 2014, Aviva Canada created a network of 'Care More' Champions, a group of 100 employees across the country tasked with championing local customer initiatives and providing advice and feedback on new ideas.

Our exceptional claims service

At Aviva Canada, we strive to offer the highest levels of claims service. In 2014, Aviva Canada handled more than 247,000 customer claims. Each day, our team of more than 1,200 claims professionals works with our broker partners and network of suppliers to provide quality service and get customers back on their feet.

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.

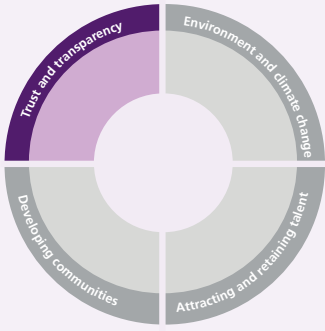
All home and auto personal insurance policy claims are backed by our *Claims Service Satisfaction Guarantee*.¹ If customers are dissatisfied with the service received during the settlement of a covered claim and we are unable to remedy the situation, we will pay the amount equal to the customer's current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

Along with our Claims Service Satisfaction Guarantee, Aviva Canada guarantees the work 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 an effort to offer the highest quality claims experience. Our claims customer satisfaction survey is one measure of our success in this goal and drives concentrated actions for improvement, ensuring we act on what we learn. Our claims research indicates that not only are we performing strongly in regular claims situations, but also when catastrophes strike.



¹ Terms and conditions apply. For more information, please see <https://www.avivacanada.com/make-an-insurance-claim>



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 Governance Committee sets and regularly reviews global corporate responsibility policy and standards that underpin strategies on the ground in local markets, including Canada. It reviews reporting, makes recommendations for improvements and approves the corporate responsibility section of Aviva's Annual Report. Corporate responsibility key performance indicators are 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 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.

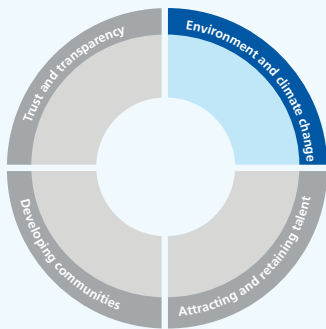
Right Call – Our Whistle Blowing Phone Line:

Aviva Canada has a third party malpractice reporting service which 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 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. We also recently 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...

Our STEP (Save Trees, Eliminate Printing) Program

In 2010, Aviva Canada launched the STEP program, created to suppress the vast amounts of broker policy copies being printed by making them available electronically instead. As the name suggests this program was created to minimize our impact on the environment, save costs and maximize efficiency.

When the program was first launched, brokers were given the choice of opting into the program. Those who did not opt in were still sent printed copies of policies. However, in November 2014, Aviva Canada announced it would no longer be printing any broker policy copies and brokers wishing to receive a copy would have to enroll in the STEP program.

Since 2010, more than 4.2 million copies have been suppressed resulting in significant environmental benefits and cost savings.

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 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.

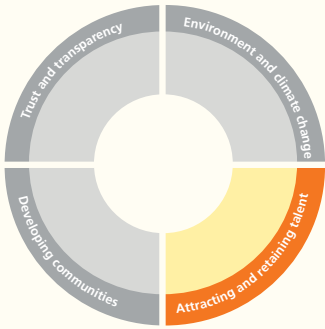
Annual 20-Minute Makeover:

Each year, we host a 20-Minute Makeover in support of Earth Month. 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 2014, hundreds of employees across the country took part collecting over 1,000 lbs of litter.

'Go Green' Challenge:

In 2014, we launched an internal challenge encouraging employees to be more environmentally-conscious to help create a cleaner and healthier work environment for everyone. Employees were provided with easy tips to help achieve this including; turning off electronic gadgets, reducing paper waste and commuting smarter. This campaign helped bring attention to the importance of reducing our environmental impact and the small changes employees can make that can have a significant impact.





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.

What makes us different is that, despite our size, we work hard to recognize the individual needs of every one of our customers. It's the same approach we use for our own people. 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.

In 2014, Aviva launched a new global initiative called 'The Voice of Aviva' – a revamped internal survey designed to obtain employee feedback and their views on what Aviva is like as a workplace - what do we do well and where we need to improve. In Canada, the majority of our employees participated ensuring their voices were heard and acted upon. Aviva leaders review survey results and provide insight into how we're doing and what steps can be taken to make Aviva an ideal place to work.

Our employee network: GenNext

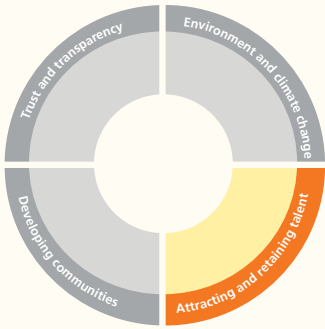
Our GenNext committee brings together Aviva Canada employees in their 20s and 30s who are passionate about philanthropy and volunteerism and gives them the opportunity to make a positive difference in their local communities.

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 2014, GenNext led two 'Day of Caring' projects at various community agencies and organized a Habitat for Humanity – Corporate Build Day event.

Employees by Location

Province	Full Time Employees	Part Time Employees	Total
Alberta	252	3	255
British Columbia	165	4	169
Manitoba	61	1	62
New Brunswick	30		30
Newfoundland and Labrador	6		6
Nova Scotia	137		137
Ontario	2,243	9	2,252
Prince Edward Island	1		1
Quebec	425	18	443
Saskatchewan	5		5
Total	3,325	35	3,360





Our Diversity

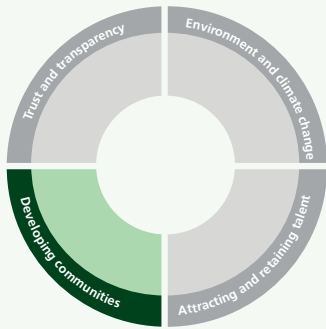
At Aviva Canada, we view diversity as a business strength. Our competitive advantage depends on business teams that include people with different backgrounds, life experiences, capabilities and expertise, who feel valued for the positive contribution they can make to our success.

We aim to nurture employee pride through living our corporate values. Our values sit at the heart of our business. They guide us in everything we do – from caring more, killing complexity, never resting and creating a legacy, we exemplify these values in our day-to-day roles and when making important business-wide decisions.

We also drive 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 ownership for his or her own development and career and offer the necessary resources to help them achieve that.
- **Compensation and benefits** via a 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 the annual bonus and an employee stock purchase plan, 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.





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 2014, we contributed more than \$1.8 million to charitable organizations across the country.

The grand prize winners of the 2014 Aviva Community Fund were:

1. **A New Home for Lake Country Food Bank** — Lake Country, British Columbia
2. **A Home for Joshua Group** — Saint John, New Brunswick
3. **Hope Begins with a Meal #SoulsHarbour** — Halifax, Nova Scotia
4. **Restoring Golden Hall – Health Benefits for All** — Trepassey, Newfoundland and Labrador
5. **Sauvons le Camp De La Salle!** — Saint-Alphonse-Rodriguez, Quebec
6. **Nootka Elementary School Outdoor Playground** — Vancouver, British Columbia
7. **A Special Needs Playground for Ottawa** — Ottawa, Ontario
8. **Storage for the Homeless** — Vancouver, British Columbia
9. **Ashley Neufeld Softball Sports Complex** — Brandon, Manitoba
10. **Saint Andre Playground Project** — Beaumont, Alberta
11. **Heart of our Community** — Cambridge, Ontario
12. **Klahine – A Goderich Lions Club Camp** — Goderich, 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, follow us on Twitter: twitter.com/avivacf and learn more at AvivaCommunityFund.org.



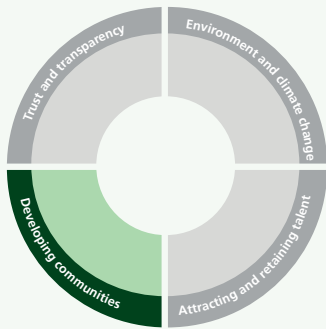
Our Aviva Community Fund – Helping Canadians Make Positive Change

At Aviva, we care more. That's why we created the Aviva Community Fund – to help make positive change happen in communities across Canada. Over the past six years, we've donated over \$5.5 million to help fund over 190 projects from coast to coast. Ideas supported range from programs helping at-risk youth, improving education and protecting the environment to cultural and recreational activities. In 2014, over 240,000 individuals voted more than 1.4 million times on over 1,000 ideas for a share of the \$1 million fund. We were thrilled to award funding to 12 grand prize winners, 28 \$5,000 finalist prize winners and 60 \$1,000 wildcard prize winners.

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

In 2009, we created 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. In Canada, we partnered with leading youth organizations; Eva's Initiatives, YouthLink and YMCA-YWCA to achieve this.

After five years we're very proud of what the program has achieved - a positive impact on more than 870,000 children and youth around the world. Globally we've invested over \$28 million in Street to School partnerships and our employees have donated over 60,000 hours of volunteering. Although our Street to School program came to an end in 2014, Aviva will continue to advocate on behalf of street children at a global level through our relationship with the United Nations and Consortium for Street Children.



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 2014, Aviva Canada employees from coast to coast volunteered over 2,900 hours in their local communities.

Our commitment to building strong Canadian 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 2014, together with our employees, we contributed more than \$430,000 to United Way and the hundreds of agencies its supports from coast to coast.

Our #FeedTheDeed Campaign – Showing Kindness One Deed at a Time

During the month of May, Aviva Canada and Kindness Counts teamed up to challenge Canadians to perform random acts of kindness and pay it forward by inviting their friends and family to do the same. Why? Because caring more about our customers and our communities is one of our core values. It's at the heart of who we are and what we do every day at Aviva Canada - whether it's supporting a customer through a catastrophe, helping someone less fortunate or performing a random act of kindness.

The social-media driven campaign, encouraged people to follow the excitement, get inspired by others and share their random acts of kindness

through Twitter and Facebook (via photo/video) with the hashtags #FeedtheDeed and #AvivaCF.

The campaign was a huge hit with strong online engagement and positive feedback from Canadians across the country and our employees. Hundreds of acts of kindness were performed and shared on Facebook and Twitter. Some random acts of kindness performed included paying for someone's gas, donating clothes to a homeless shelter and leaving notes of thanks/encouragement for coworkers.

It's never too late to perform a random act of kindness. Learn more at AvivaCanada.com/FeedTheDeed



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. 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
- Heart & Stroke Foundation
- Juvenile Diabetes Research Foundation
- Lew Dunn Memorial Foundation
- Starlight Children's Foundation
- Women in Insurance Cancer Crusade

Community Bear Program

We are privileged to partner with the Ontario Provincial Police (OPP) on the Community Bear Program where officers provide teddy bears to console distressed children. Every day innocent children 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 2014, the OPP distributed 190 bears across the province of Ontario.

Contact us

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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/reports/2014cr/

AvivaCanada.com   