



# Public Accountability Statement 2015

**Aviva Canada**  
Supporting our people,  
communities and environment



- 2 Message from the President and CEO
- 3 Who we are
- 4 Our values
- 5 Corporate responsibility strategy
- 6 Community investment
  - The Aviva Community Fund
- 7 Employee programs
  - My Community Fund
- 8 Aviva employees volunteering their time
- 9 Disaster response and resilience
  - The Canadian Red Cross
- 11 Environment and climate change
- 12 Institute for Catastrophic Loss Reduction
- 13 Our people
- 15 Our commitment to customers
- 16 Trust and transparency
- 17 Economic contribution

---

Aviva Canada's 2015 Public Accountability Statement was produced and filed as a consolidated public accountability statement.

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



## Message from the **President and CEO**

As one of the country's largest property and casualty insurers, we are honored to serve millions of customers across Canada and actively support the communities where we work and live. There is nothing more rewarding than helping others in their time of need, and we are proud to play a key role in making things better for thousands of Canadians every day.

2015 was an exciting year for product innovation – we introduced Overland Water protection for residential property owners. Aviva was the first insurance company in Canada to launch this product in response to consumer needs, a huge milestone in an industry not known for innovation.

Also this past year, we refreshed our Corporate Responsibility strategy to maximize our community impact by aligning with like-minded organizations to truly be there for people when they need us most. This approach led to an exciting three-year partnership with the Canadian Red Cross and sponsorship of its *Ready When the Time Comes* program which trains Aviva volunteers to respond when a disaster occurs.

Now in its seventh year of driving positive change, another \$1 million was awarded through the Aviva Community Fund in 2015. This brings the total to \$6.5 million given to over 220 Canadian communities since 2009. We also expanded our employee giving programs and introduced *My Community Fund* featuring a company matching program to maximize employee contributions to their favourite causes. Last year, our employees volunteered over 4,500 hours to communities and causes they are passionate about. I am truly honored to be working alongside them every day to deliver positive change for our customers and their communities.

I am proud of how far we've come and I am excited by the promising path ahead. I invite you to read through our report and learn more about our efforts. It is my pleasure to share our story with you.

Thank you,

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

**Greg Somerville**  
President and Chief Executive Officer  
Aviva Canada Inc.

# Who we are

**A**viva Canada is one of the country's leading property and casualty insurance groups providing home, auto and business insurance to more than three million customers. The company is a wholly-owned subsidiary of UK-based Aviva plc has more than 3,500 employees in offices across Canada and approximately 1,500 independent broker partners.

## Our Canadian Heritage

Aviva originated in England over three hundred years ago and has 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 formed, followed by the incorporation of The General Accident Assurance Company of Canada in 1906. During the 20th century, many Aviva Canada predecessors emerged, combined their strengths and changed their names. On May 5, 2003, the CGU Insurance Company of Canada changed its name to Aviva Insurance Company of Canada.

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, 2015. All financial figures are expressed in Canadian dollars.

Aviva plc's full Global Corporate Responsibility Report is available at [aviva.com](http://aviva.com).





# Our values

**O**ur values guide our daily decisions and actions. 'Living our values' enables us to build a better place to work and helps us protect our customers from the fear of uncertainty.



## NEVER REST

---

At Aviva we are driven every single day to be edgy, to think bigger and to do better for our customers and each other.



## KILL COMPLEXITY

---

At Aviva we are obsessed with making things simpler for our customers and each other – we manage complexity so our customers don't have to.



## CARE MORE

---

At Aviva we care like crazy about our customers, each other, and the communities we operate in.



## CREATE LEGACY

---

At Aviva we strive to create a future for our customers and each other, which is every bit as bright and sustainable as others created before.

# Corporate responsibility strategy

**O**ur corporate responsibility strategy is based on doing the right thing for our employees, customers, investors and other stakeholders. We are committed to building strong and resilient communities that give everyone the chance to succeed.

**In 2015, we contributed more than \$1.9 million to charitable organizations across the country.**

Through our daily business we are proud to protect our customers from the fear of uncertainty. But our desire to reduce risk and uncertainty also extends to our communities. Our approach is based on building partnerships and programs across four main strategic themes:

- 1 Community investment**
- 2 Employee programs**
- 3 Disaster response and resilience**
- 4 Environment and climate change**



# The Aviva Community Fund

**W**e created the Aviva Community Fund in 2009 to help make positive change happen in communities across Canada. Over the past seven years, we've donated \$6.5 million to fund over 220 projects from all parts of the country. In 2015, more than 380 ideas were submitted, and over 548,000 votes were cast for a share of the \$1 million fund.



## The grand prize winners of the 2015 Aviva Community Fund were:



**Community Resilience:** environment, climate, disaster relief and prevention

- **Asphalt to Oasis** – the Greening of the St. Anthony yard (Ottawa, ON)
- **Emma's Acres:** Reintegration, Restoration and Food Security (Mission, BC)
- **Grand nettoyage de la rivière Mascouche** (Mascouche, QC)



**Community Health:** health, sport, active living and play

- **Bloc sanitaire pour la FCP / Sanitary block for the FCP** (Lévis, QC)
- **Friends of the Arena (FOTA)** Westport ON Community Centre (Westport, ON)
- **Hagersville Park Splash Pad Project** (Hagersville, ON)
- **Hard-up in the Hazeltons** (Hazelton, BC)
- **Help the St. John's Farmers' Market move to its new home!** (St. John's, NL)
- **Sacha's Park** – where EVERYONE can play! (L'Orignal, ON)
- **Wayne John Searle Memorial Rec Complex Needs a Makeover!** (Placentia, NL)



**Community Development:** education, skills training, culture, research and basic needs

- **Hope Begins With A Meal #SoulsHarbour** (Halifax, NS)
- **River Mill Park Bandshell** (Huntsville, ON)
- **SideDoor Youth Centre Facility Project** (Edmonton, AB)
- **Support children affected by parental incarceration** (Toronto, ON)
- **Taking The Mount Community Centre to new levels** (Peterborough, ON)

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



[www.facebook.com/avivacommunityfund](http://www.facebook.com/avivacommunityfund)



[twitter.com/avivacf](https://twitter.com/avivacf)

[avivacommunityfund.org](http://avivacommunityfund.org)

# My Community Fund

**O**ur employees are exceptional people who give their time, energy and money to their local communities every year.

Aviva supports the causes that matter most to our employees. In 2015, we launched a new online program called **My Community Fund** which gives employees time to volunteer and money to give to causes they care about.



## 1 Matching Dollars

employee donations to registered charities are matched by Aviva Canada up to a maximum of \$250 per employee, per year.

## 2 Volunteer Days

employees are given 3 business days (22.5 paid hours) per year to volunteer in their community with a not-for-profit or charitable organization that contributes to the public good.

## 3 Volunteer Dollars

employees receive \$250 per year to donate to their charity of choice when they volunteer more than 40 hours outside of company time.

## In 2015 Aviva Canada employees:



volunteered

**4,814**

hours



donated

**\$288,502**



supported over

**222**

organizations



# Aviva employees volunteering their time



“

I am not just passionate about giving back – I am obsessed with it. I strongly believe that as much as it takes a village to raise a child, it takes the power of one to change a village.

”

### Dedra Edwards

Customer Advocacy Specialist  
Canadian Caribbean Cultural Association of  
Durham Volunteer



“

Giving employees three days off every year to volunteer is a great way to support us in making a real difference in our communities.

”

### Theresa Ho

IT Professional  
Co-chair of Generation C  
(an Aviva employee initiative)



“

I get personal satisfaction from helping to provide quality programs to the kids we support, and it brings me peace to know that I'm contributing to positive thinking in my community.

”

### Siva Mathiapparanam

Facility Support Specialist  
South Asian Autism Awareness Centre  
Volunteer



“

Volunteering makes me appreciate the small things people can do to make someone else's day just a little better. I hope that by seeing even the small contribution I make, I can inspire others to do the same and make our community a better place.

”

### Nathalie Nadeau

Underwriter, National Home Warranty  
Edmonton Grey Nuns Hospital Volunteer



“

The Cadets definitely helped mold me into the person I am today. The Burlington Army Cadets' greatest contribution to the community is the development of responsibility in young people, geared toward community, family and loyalty to our country.

”

### Cody Weston

Senior Casualty Field Representative  
Burlington Army Cadet Volunteer



“

I feel very strongly that giving my own time is a way to show the community how grateful I am for the chance to give back when I have been given so much personally.

”

### Ute Winer

Frontline Manager, Healthcare Services  
Rotary Club of Hamilton

# The Canadian Red Cross



**CANADIAN  
RED CROSS**

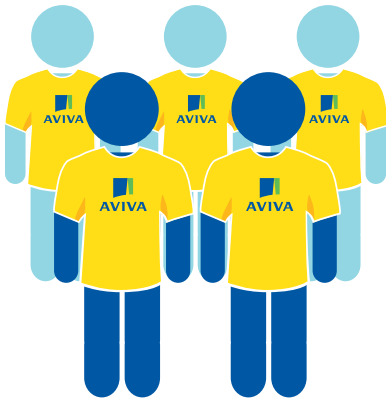
In 2015, Aviva Canada became the first insurance company to become a national partner of the Canadian Red Cross' **Ready When the Time Comes (RWTC)** program, committing \$600,000 to the partnership over a three-year period. As disasters and severe weather impact Canadian communities with greater frequency, we are proud to work together to provide vulnerable families and communities the help they need, when they need it most.

Aviva Canada's contribution to the Canadian Red Cross' disaster response efforts in 2015 helped meet the needs of approximately 3,193 individuals by providing shelter, clothing, food and emotional support. In addition to essential relief and recovery assistance, our support has been critical in strengthening the disaster response capacity of the Canadian Red Cross.

## Aviva is 'Ready When the Time Comes'!

The RWTC program recruits and trains Aviva Canada's people to become disaster volunteers who provide essential assistance to disaster relief operations.

## 2015 Highlights:



Over **420**  
Aviva employees  
and broker partners  
registered to become RWTC  
volunteers.



**21**  
training sessions  
Aviva held 21 one-day training sessions  
facilitated by the Canadian Red Cross  
Disaster Management team.



**265**  
Aviva employees  
and brokers  
were successfully trained and are  
now ready to respond in the event  
of a disaster.

## RWTC employee and broker volunteers said:

“

I am not looking forward to a disaster but if it happens I am looking forward to **helping others** in any way possible. Thanks to the RWTC training I feel confident that I will be able to help in the best possible way.

”



“

I personally have **learned** a lot and look forward to more training, and being able to **help out** wherever I can.

”

“

I am **proud** to say that I am a Ready When the Time Comes volunteer!

”



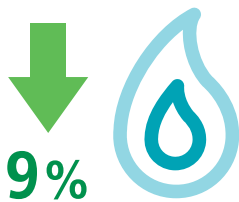


# Environment and climate change

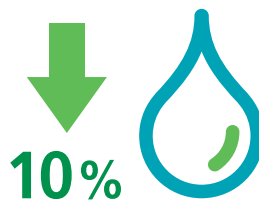
**W**e are dedicated to protecting the environment and tackling the global issue of climate change. We know the decisions we make now will have consequences for the planet over the next 30 years. So we make choices every day to reduce our footprint. We work together with our landlords, employees, customers, stakeholders and policymakers across the country to make conscious and collective efforts toward this goal.

## In 2015, Aviva Canada's...

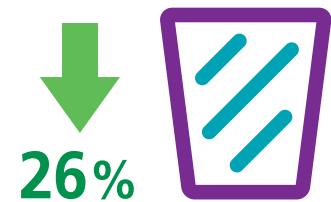
natural gas consumption



water consumption



total waste to landfill



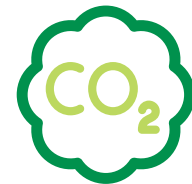
\*over the prior year (2014).



In 2006, Aviva was the **first insurance company globally** to commit to becoming **carbon neutral**. We have maintained our carbon neutral stance ever since.



**Carbon credits** are purchased annually to offset our CO<sub>2</sub> emissions and meet our carbon neutrality commitment.



Aviva has a global target to achieve a **40% reduction in CO<sub>2</sub> emissions by 2020** and **50% by 2030**.

In 2015,  
Aviva Canada recycled



**591,250**  
metric tonnes  
of waste

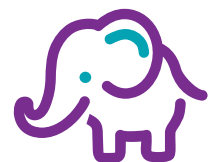


that's equal to the weight of



**325** cars

or



**86** elephants

# Institute for Catastrophic Loss Reduction

**I**n response to increasing volatile and extreme weather, we want to help customers mitigate their potential risks from climate change.



**Institute for Catastrophic Loss Reduction**

Building resilient communities

In 2015 we formed a partnership with the Institute for Catastrophic Loss Reduction (ICLR), a world-class centre for disaster prevention research and communication. Together we are taking a leadership role in encouraging Canadians to take steps to better protect themselves from the increasing challenges of severe weather and natural disasters.

## We offer sustainable insurance products



### Hybrid/ electric car discount –

get a discount for saving fuel and contributing to a greener planet.



### Green Assure –

customers can do their part for the environment by replacing damaged items with eco-friendly replacements (for example, bamboo/cork flooring and energy star appliances).



### Green Home Power –

discounted coverage for customers who choose solar panels and wind turbines to generate electricity.



# Our people

**A** viva Canada's workforce is made up of more than 3,500 talented individuals dedicated to providing exceptional insurance products and services to our customers and brokers. With a strong focus on employee values, achievement, potential and collaboration, we are committed to creating an engaging and high-performance culture that potential employees want to join and where existing employees can thrive and develop their careers.





## The Voice of Aviva

Each year, we take the pulse of the organization via 'The Voice of Aviva' – a global engagement survey to obtain employee feedback and views on what Aviva is like as a workplace. There has been a consistent year over year improvement on employee engagement indicating our employees are speaking up, being listened to and take pride in working at Aviva.

## Diversity

Our competitive advantage depends on teams that include people with different backgrounds, life experiences, capabilities and expertise, who feel valued for the positive contribution they make to our success.

## We're always learning

We believe it's important to equip every employee with the skills required to implement our strategy today and in future. Learning programs such as *Moving to Great* and *Leading at Aviva* provide employees with the courage and capability to think independently, take accountability and drive innovation.

## Compensation and benefits

Aviva offers a competitive pay-for-performance model firmly anchored in our strategy and values. Along with base pay, employees are offered pension and benefits, variable pay such as annual bonus and employee stock purchase plan, recognition initiatives, learning and development opportunities.

## Bravo!

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.

## Global mobility program

Aviva employees have an opportunity at all levels to take short-term and long-term international assignments, based on roles available and skills of our employees. Aviva supports them throughout this exceptional experience. One in every four mobility moves at Aviva globally involves roles in Canada.

# Our commitment to customers

## Our customer promise

We are committed to providing a diverse range of competitively-priced products, delivered with outstanding customer service through our strong independent broker network. We are there for our customers during times of uncertainty and crisis, responding to them quickly, with respect and empathy.

## Innovative, responsive products

Tens of thousands of Canadians suffered losses from water damage in recent years. In June, Aviva Canada became the first insurance company in Canada to offer **Overland Water Protection** to cover residential flooding through our home insurance policies.



## 'Care More' champions

In 2015, this team of 60 passionate employees came together across the country to work on the following initiatives:

**Voice of the Customer** – participating in customer focus sessions, listening to them and advocating on their behalf.

**Aviva Day of Care** – volunteering in the community and caring like crazy to make a difference in the lives of others.

**Customer Service Week** – a time to recognize peers who deliver great customer service.

## Exceptional claims service

In 2015, we handled over 221,000 customer claims and managed four catastrophes, including hail storms in Western Canada. Every day, our team of 1000+ professionals works with our broker partners and network of suppliers to get customers back on their feet after a claim.

All personal home and auto claims are backed by our Claims Service Satisfaction Guarantee<sup>1</sup>. If customers are dissatisfied with the service received during a covered claim and we are unable to remedy the situation, we refund the customer's current premium, along with their claim settlement. We also guarantee the work on auto and property repairs completed by Aviva Premiere Vendors, who are selected for their high-quality performance and service.

Our post-claim customer satisfaction survey measures success and drives continuous improvement through feedback on our performance in regular claims situations, as well as when catastrophes strike (when a large number of customers are impacted simultaneously).

In 2015 we were proud to insure more than three million customers and ...



over **1.4 million** cars and 700,000 commercial vehicles



over **850,000** homes



more than **186,000** businesses

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

# Trust and transparency

**P**roviding 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. 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 in local markets. 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.



## Right Call

Aviva Canada has a third-party malpractice reporting service which enables all employees to report any suspicions or concerns confidentially for independent investigation.



## Our Business Protection and Privacy training

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



## 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. 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.

# Economic contribution

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

During 2015, Aviva Canada paid the following federal and provincial taxes:

(\$000 CAD)	Income Taxes	Premium & Fire Taxes	Total Taxes 2015
Total Federal	41,463		41,463
Newfoundland	1,314	5,184	6,498
Prince Edward Island	180	597	777
Nova Scotia	1,312	4,850	6,162
New Brunswick	774	2,746	3,520
Quebec	3,667	15,197	18,864
Ontario	16,913	64,649	81,562
Manitoba	778	2,671	3,449
Saskatchewan	481	2,785	3,266
Alberta	4,890	18,086	22,976
British Columbia	1,849	11,485	13,334
Yukon	81	200	281
Northwest Territories	116	514	630
Nunavut	7	23	30
Total Provincial	32,362	128,987	161,349
<b>Total</b>	<b>\$73,825</b>	<b>\$128,987</b>	<b>\$202,812</b>



In 2015, Aviva Canada made the following debt financing available to small businesses:

Range (\$000 CAD)	Alberta	Manitoba	New Brunswick	Newfoundland	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
\$0-\$24	-	-	-	-	-	-	-	-	-
\$25 to \$99	-	-	-	-	-	66	-	-	66
\$100 to \$249	194	-	-	198	-	1,351	568	228	2,539
\$250 to \$499	-	-	-	-	-	3,158	434	-	3,592
\$500 to \$999	-	-	692	-	-	5,391	-	-	6,083
\$1,000 to \$4,999	2,697	3,696	1,880	4,254	1,673	81,313	3,869	-	99,382
\$5,000 and greater	29,864	-	20,000	-	-	69,010	47,500	-	166,374
<b>Total</b>	<b>32,755</b>	<b>3,696</b>	<b>22,572</b>	<b>4,452</b>	<b>1,673</b>	<b>160,289</b>	<b>52,371</b>	<b>228</b>	<b>278,036</b>

In 2015, Aviva Canada invested in the following bonds:

(\$000 CAD)	Alberta	British Columbia	Manitoba	New Brunswick	Newfoundland	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
Federal Bonds	-	-	-	-	-	-	-	-	-	1,930,800
Provincial Bonds	49,800	315,000	146,800	70,700	19,800	88,800	682,500	319,145	123,200	1,815,745
Municipal Bonds	-	103,200	2,200	-	-	-	46,200	22,910	-	174,510
<b>Total</b>	<b>49,800</b>	<b>418,200</b>	<b>149,000</b>	<b>70,700</b>	<b>19,800</b>	<b>88,800</b>	<b>728,700</b>	<b>342,055</b>	<b>123,200</b>	<b>3,921,055</b>

Aviva Canada also invested \$1,664.9 million in Canadian corporate bonds.

Our employees by location

Province	Full time employees	Part time employees	Total
Alberta	260	3	263
British Columbia	182	5	187
Manitoba	52	1	53
New Brunswick	34	-	34
Newfoundland and Labrador	7	-	7
Nova Scotia	149	-	149
Ontario	2,382	12	2,394
Prince Edward Island	1	-	1
Quebec	442	16	458
Saskatchewan	5	-	5
<b>Total</b>	<b>3,514</b>	<b>37</b>	<b>3,551</b>

## Contact us

### Aviva Canada Inc.

2206 Eglinton Avenue East  
Scarborough, ON M1L 4S8  
Canada

T: 1 800 387 4518

E: [corporateaffairs@avivacanada.com](mailto:corporateaffairs@avivacanada.com)

## More information

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

**Aviva Canada Inc.**  
**Corporate website**  
[avivacanada.com](http://avivacanada.com)

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

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

[avivacanada.com](http://avivacanada.com)

