



# Public Accountability Statement 2016

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



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Aviva Canada's 2016 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 General Insurance Company
- 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

At Aviva Canada, we are honoured to provide millions of customers across Canada with insurance protection that meets their needs. As one of the country's largest property and casualty insurance groups, we believe that being a good Canadian business means being a good citizen too. That's why we actively support the communities in which we work and live.

2016 was a great year of innovation for us here at Aviva Canada, and we continued to provide valuable propositions to our customers that addressed their emerging needs. We made a number of investments in digital, offering our customers more ways to interact with us regardless of channel. Our new partnership with RBC General Insurance strengthened our market position and diversified our distribution. We played a significant leadership role in championing product reforms in the Ontario auto market to take unnecessary costs out of the system and ensure auto insurance remains affordable for our customers and sustainable for insurers.

In addition, our industry-leading fight against auto insurance fraud continued. To date, Aviva Canada has the largest number of dedicated resources in the country to combat fraud, as well as technology that helps identify and detect potential fraud before it happens.

We're proud to invest in positive change through the Aviva Community Fund, Canada's longest running online community funding competition, which has awarded \$7.5 million to over 250 charities and community groups nationwide since its inception in 2009.

In 2016, our spirit was put to the test as we witnessed the largest and costliest catastrophe in Canadian history—the Fort McMurray wildfires. In response, we were truly there for people when they needed us most, as volunteers in partnership with the Canadian Red Cross and as an insurer, advocating on their behalf through times of uncertainty – and we won't rest until the job is done.

We don't do the right thing to win awards, but it was an honour just the same to receive *The 2016 Burns & Wilcox Award for Philanthropy & Community Service* at the inaugural Insurance Business Awards. The award recognizes our contribution of time, leadership and financial support in the acts of giving and volunteering.

At Aviva Canada, protecting the people and things you love, supporting the causes you care about most and strengthening your local community is just good thinking. I am very proud of the difference and positive impact we made in 2016, and it's my pleasure to share our story with you in the following pages.

A handwritten signature in black ink, appearing to read "Greg Somerville".

**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 2.9 million customers. The company is a wholly-owned subsidiary of UK-based Aviva plc and has more than 4,000 employees in offices across Canada and approximately 1,300 independent broker partners.

## Our Canadian Heritage

Aviva's origins can be traced to England more than 300 years ago, and we have deep roots in Canada too. In 1835, the first Canadian-based Aviva heritage company – Canada Accident Assurance Company – was formed. Over the 20th century, many Aviva predecessor insurance companies 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.

## RBC General Insurance joins the Aviva family

In 2016, Aviva Canada purchased the RBC General Insurance Company book of business. The transaction included a 15-year strategic agreement with RBC Insurance through which Aviva will provide policy administration and claims services, and RBC Insurance customers will access our full suite of property and casualty (P&C) products.

This acquisition strengthened Aviva Canada's market position in Canada, increasing gross written premiums by approximately \$800 million. Approximately 550 RBC Insurance employees joined Aviva Canada to provide dedicated support to the RBC P&C Insurance business and its customers.

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, 2016. 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 business strategy

**O**ur strategic framework focuses on the things that really matter and puts the customer at the heart of all we do. With clear direction across all of our global markets, we meet customers and businesses on their terms, not ours.



## True customer composite

Meeting all customer needs across life, general, accident & health insurance and asset management.



## Digital first

Emphasizing customer experience driven by digital – online and mobile.



## Not everywhere

Focusing only in markets and segments where we can win.

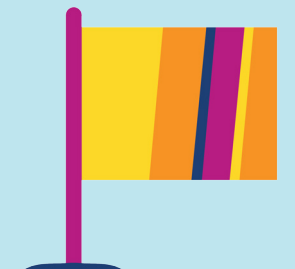
# Our values

**A**t Aviva Canada, we're committed to providing the best possible service to our customers today and in the future. To do that, we must disrupt, lead and transform the industry. It is our people who will achieve this by living our values every day.



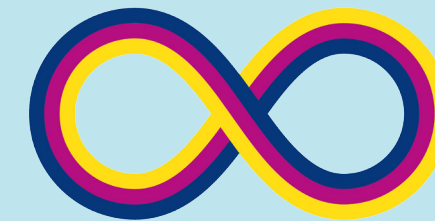
## Care more

We care like crazy about our customers, our communities and each other.



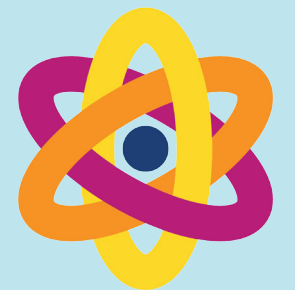
## Kill complexity

We are obsessed with making things simpler for our customers and each other.



## Never rest

We are driven to think bigger and do better for our customers and each other.



## Create legacy

We strive to create a sustainable future for our customers and each other.

# Our corporate responsibility strategy

**W**e believe that being a good Canadian business means being a good citizen too. That means providing protection to Canadians in communities from coast to coast. Our corporate responsibility strategy is based on doing the right thing for all stakeholders. We are committed to building strong and resilient communities that give everyone the chance to succeed.

**In 2016, we contributed more than \$1.8 million to charitable organizations across the country.**

Through our daily business, we are proud to protect our customers from the fear of uncertainty. And we strive to reduce risk and uncertainty for our communities as well. 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**



## Aviva Community Fund

**T**here is nothing more rewarding than helping others in their time of need. We are proud to play a key role in helping to make things better for thousands of Canadians every day. One of the most significant ways we do that is through the **Aviva Community Fund**, Canada's longest running online funding competition. Since 2009, we've donated \$7.5 million to fund more than 250 exciting community projects from all over the country.



In 2016, we were thrilled to receive more than 650 idea submissions for positive change and a record-breaking three million votes – in support of the \$1 million fund. The 2016 **Aviva Community Fund** grand prize winners were:



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

- **Bashaw – A Place for Everyone** (Bashaw, AB)
- **Dartmouth North Good Food Market & Café** (Dartmouth, NS)
- **I Am Awesome! (And I Know It!) Self Esteem Retreat** (Fort Frances, ON)
- **Revitalization of The Hub** (Vancouver, BC)
- **Share the Harvest, Feed the People!** (Moncton, NB)



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

- **Building Renovations for Temporary Shelter** (Woodstock, NB)
- **Caleb's Courage Fund for Pediatric Palliative Care** (Cape Breton Island, NS)
- **Jessica's House – a residential hospice** (Exeter, ON)
- **Sacred Heart Academy Playspace with Heart Project** (Marystown, NL)



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

- **Food Forest** (Owen Sound, ON)
- **Grand nettoyage de la rivière du Chêne** (Sainte-Thérèse, QC)
- **Pathway to Progress – Building a Resilient Future** (Tecumseh, ON)
- **SLAquaponie au Cégep de Rimouski** (Rimouski, QC)

### **Partnering with CanadaHelps.org**

Thanks to a new partnership between Aviva Canada and CanadaHelps, our 2016 **Aviva Community Fund** grand prize winners received certain free services to help them manage and promote donations to their projects. CanadaHelps provides online technology to both donors and charities to promote charitable giving across Canada. Winners can take advantage of cost-free access to CanadaHelps' valuable expertise to ensure they are set up for long-term success.

### **Continued support from our brokers**

Our broker partners are just as passionate about the **Aviva Community Fund** as our employees, and always get behind their favourite ideas by voting and publicly supporting them online. This year, a record-breaking 342 brokerages cast more than 24,000 votes. We're grateful for their incredible support.

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

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

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

# My Community Fund

Our employees are exceptional people who give their time, energy and money to their local communities every year. Our online program called **My Community Fund**, gives employees time off to volunteer in their community and money to give to causes they care about.



**Matching Dollars**

We'll match employee charitable donations up to \$250/year.

**Volunteer Days**

Employees can take up to three days off every year to volunteer in their community.

**Volunteer Dollars**

We'll give employees \$250 to donate to charity when they volunteer more than 40 hours outside of company time.

## In 2016, Aviva Canada employees:



## In December 2016, Aviva Canada held two new employee recognition campaigns through My Community Fund.

### All-employee \$50 reward

This program recognized the efforts of our employees by providing them \$50 to donate to their favourite charity.

### Top Community Champion \$500 award

We awarded our top 25 volunteers and 25 donors who contributed their time and dedicated support to causes near and dear to their hearts with \$500 to donate to their favourite charity.

# Spotlight: Employee volunteers



## Juvenile Diabetes Research Foundation (JDRF)

Over 140 Aviva employees participated in the JDRF Revolution Ride to Defeat Diabetes, raising over \$21,000 in six cities across Canada. With this assistance, JDRF is able to fund Type 1 Diabetes research to help those living with the disease, which cannot be prevented or cured.



## Canadian Breast Cancer Foundation

The Aviva Women's Network raised awareness of women's issues in the workplace, offered personal and professional development through a mentorship program, and engaged employees in giving back to communities across the country. In 2016, the Network organized its first #AvivaPinkDay on October 19<sup>th</sup> and raised over \$8,000 in support of the Canadian Breast Cancer Foundation's work to fund research and undertake initiatives that benefit the breast cancer community.



## East Scarborough Boys & Girls Club

Our Customer & Operational Service Excellence team volunteered with the Boys & Girls Club of East Scarborough to assist the Danzig community, a priority neighbourhood in Toronto. They led a community clean-up, organizing common areas of the housing complex and conducted environmental safety checks of the playground and common walkways, ensuring clean, debris-free and safe spaces. They also hosted a community barbecue that gave resident families an opportunity to interact with one another in a welcoming and lively environment.



## Canadian Red Cross

Our Corporate Affairs team volunteered at the Canadian Red Cross Mobile Food Bank, sorting and packing nutritious food hampers that are delivered to people unable to access a food bank due to a permanent or temporary disability.



## Variety Village

Over 50 employees from Aviva Canada's People team visited Variety Village, a family-friendly fitness, sports and life skills facility that specializes in accessibility and inclusion and accommodates 25,000 member visits every month. Our volunteers helped to paint the facility, winterize the gardens and decorate for the holidays, helping to provide valuable respite for persons and families living with disabilities.

# The Canadian Red Cross

## Ready When the Time Comes program

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. Since 2015, the program has provided 4,154 Canadians with shelter, clothing, food and personal support during difficult times.



## Volunteer base continues to grow

The Aviva Canada RWTC volunteer base represents the second largest active volunteer contingent in the program. Since the beginning of the partnership, more than 515 Aviva Canada employees and broker partners across Canada have signed up to become RWTC volunteers and more than 318 have been trained to respond.

## Aviva Canada's RWTC response to the Alberta fires

In May 2016, devastating wildfires ravaged communities in the Fort McMurray region and triggered the largest evacuation in the history of the province of Alberta – and one of the largest domestic operations in Canadian Red Cross history. Aviva Canada had the largest corporate volunteer response in the relief efforts and generously contributed to the distribution of \$50 million in immediate financial assistance – the largest and fastest transfer of emergency funds in Red Cross history. Our RWTC volunteers were on the ground within 24 hours, with over 50 volunteers deployed, handling 75 shifts and volunteering over 500 hours collectively.

## RWTC employee and broker volunteers said:



“It felt great to contribute my time and knowledge as part of the Red Cross team, helping evacuees to register. I am very happy to be part of an organization that knows no bounds in progressing humanitarian efforts.”

- Saladi Srinivasa, Senior Systems Analyst (Toronto, ON)



“It was amazing being on the front lines, helping evacuees and hearing their stories. Aviva has made a very special mark on the Red Cross with our partnership, and I can't tell you how proud I was to work with families in their time of need.”

- Stephanie Robinson, Senior Field Service Rep (Calgary, AB)



“We distributed gift cards to displaced residents and it was really rewarding to help out. We met individuals who had a look of palpable relief when they received these cards. It was a humbling experience because many of these people had lost everything.”

- Herman Gin, Commercial Lines Underwriter (Calgary, AB)

## Emergency preparedness workshops

In 2016, 143 Aviva Canada employees across the country took part in Red Cross Emergency Preparedness workshops. Participants received emergency preparedness education and the opportunity to build their own emergency kit, ensuring they and their families are ready in the event of a disaster.

## Red Cross Global Mapathon

In October 2016, 13 countries and 1,000 Aviva employees from across the globe joined together to participate in a digital volunteering initiative that helped put vulnerable communities on the map. From Aviva Singapore, to across Europe, the UK and Canada, Global Mapathon volunteers used a point-and-click tool to trace the outline of buildings and roads from satellite images. This created free, open-source maps that equip first responders with information they need to make critical decisions on disaster relief efforts and health crises. In one week alone, Aviva employees mapped an impressive 92,000 buildings and 11,000 km of roads. This mapping directly helped the Red Cross plan measles and rubella vaccination projects in Malawi and get the right support to communities in need in Haiti.



**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. 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 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 **50% reduction in CO<sub>2</sub> emissions by 2020** and **70% by 2030**.



# Institute for Catastrophic Loss Reduction



## Plan & Protect mobile app

**A**s part of our partnership with the Institute for Catastrophic Loss Reduction (ICLR), a world-class centre for disaster prevention research and communications, we have been working to encourage Canadians to better protect themselves from the increasing challenges of severe weather and natural disasters.

In April 2016, together with the ICLR we launched the **Plan & Protect mobile app** – a free digital preparedness toolkit that helps Canadians protect their families and properties from the most common natural perils: earthquakes, severe wind, winter storms, wildfires and floods.

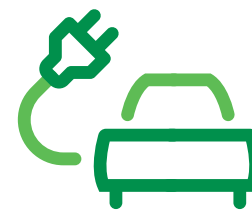


### App features include:

- Access to vital information about what to do before, during and after natural disasters and severe weather.
- A personalized risk report specific to your location, and a customized list of items to include in your 72-hour emergency kit.
- Ability to securely store your home and car insurance information at your fingertips.
- Preloaded content with all information accessible without an internet connection.

Aviva Canada donated \$5 to the Canadian Red Cross to help communities affected by disasters for each of the first 10,000 app downloads.

## 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 (e.g. 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 4,000 talented individuals dedicated to providing exceptional insurance products and services to our customers and brokers. With a strong focus on employee values, we are committed to creating an engaged 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 on what Aviva is like as a workplace. There has been a consistent improvement in employee engagement year over year indicating our employees are comfortable 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.

## Pride Network

The Pride Network kicked off in 2016 with the mandate of advocating for a work environment that respects, welcomes and supports lesbian, gay, bisexual and transgender professionals and empowers them to perform to their fullest potential.

## Women's Network

The Aviva Women's Network is open to all employees across Canada who have an interest in raising awareness of issues women face in the workplace. Our network offers personal and professional development and support for our members through meetings and events, a mentorship program and opportunities to give back to our community.

## We're always learning

We believe it's important to equip every employee with the skills to implement our strategy today and in the future. CIP and FCIP designations from the Insurance Institute of Canada and other relevant external technical designations are supported and funded by Aviva Canada. 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.

## GROW Portal

Our goal is to make learning and career tools simpler to use so our employees can do their job better and develop their careers. This means learning needs to become more mobile, more bite-sized and more digital. To support this, in 2016 we launched "GROW", our new online learning and career portal. GROW puts all employee career, training and development needs in one place. It's simple to use and hosts our learning catalogue, personal development plans, global job postings and much more.

## Compensation and benefits

Aviva Canada 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, and learning and development opportunities.

## Share Plan

In 2016, Aviva Canada launched a new Matching Share Plan. This plan allows employees to voluntarily purchase Aviva shares. The company will match up to 200% of employee contributions. The plan has been well received by our employees – 62% of all Canadian employees have enrolled in it.

## Global mobility program

Aviva Canada employees at all levels have an opportunity to take short-term and long-term international assignments to develop their skills and networks. One in every two mobility moves at Aviva globally involve roles in Canada.

## Our Space

Our Space is about transforming how we work with one another to drive our business forward. We are creating an environment that supports mobility (non-dedicated workspaces), enhances productivity, collaboration and innovation; a space where our employees can do the best work of their lives.

In Canada, we've created open and collaborative office spaces in Saint John, New Brunswick as well as Hamilton, Ontario, and most recently in downtown Toronto, Ontario. Our next new space is our Head Office, which is being re-located to Markham, Ontario in June 2017.

Being innovative and embracing change will give us the edge we need to be a market leader. We're already doing it by paying attention to trends like the sharing economy and reacting to the way business is changing. With this and enhancing our office spaces, we have the opportunity to transform our company. Instead of maintaining the old ways of doing things, we can take on a completely new approach to how we work and interact with each other to best meet the needs of our customers.

# Our commitment to customers

## Our customer promise

**C**ustomers are at the heart of everything we do. They ultimately dictate how we serve their needs, and we will continue to put them first and advocate for their needs. Putting customers first means building propositions that are relevant to them and will add value to their lives.

### Exceptional claims service

In 2016, we handled more than 228,000 customer claims and managed nine catastrophes, including the Alberta wildfires. Every day, our team of 1,100+ professionals work with our broker partners and network of suppliers to get customers back on their feet after a claim.

### Claims Service Satisfaction Guarantee

All personal home and auto claims are backed by our guarantee<sup>1</sup>. If customers are dissatisfied with the service received during a 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 affected simultaneously).

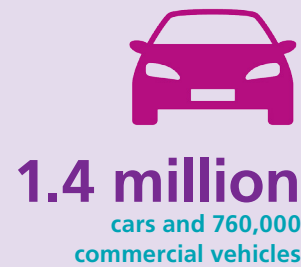
### Alberta wildfires

On the ground, on the phone and in offices across Canada, we were 'One Aviva' strong in our response to the devastating Alberta fires. While dozens of Aviva Canada employees worked tirelessly to serve distraught customers in evacuation centres in Edmonton and on the ground in Fort McMurray, another group provided critical relief from a call centre in Scarborough, making outbound calls to every Fort McMurray policyholder who hadn't yet submitted a claim.

### Commitment to meeting accessibility needs

Aviva Canada offers services to meet the accessibility needs of our customers. This includes providing policy documents in large print, braille or other formats, and making other accommodations as needed. In addition, our websites are designed according to WCAG (Web Content Accessibility Guidelines) 2.0 to provide an accessible user experience.

In 2016, we were proud to insure more than 2.9 million customers and over...



### Combatting insurance fraud

With an industry-leading anti-fraud team in place, plus solid public sector and industry collaboration, Aviva Canada continues as the industry leader in fighting auto insurance fraud. In 2016, we raised consumer awareness on different types of auto insurance fraud and how it affects policyholders. A major undercover investigation known as 'Project Duffy' was covered by CTV's W5 program and CFTO news and led to fraud charges. Since 2013, we've investigated more than 3,000 fraud cases which led to 77 criminal charges being laid.

### Commitment to auto reform

We continue to advocate on behalf of our customers for a better auto insurance product and regulatory environment in Ontario. The current system is broken and our customers deserve auto insurance that is more stable, affordable, produces better health outcomes and is less prone to fraud.

### New product offerings

It was a banner year for the launch of new propositions at Aviva. We introduced innovative products and offered brand new coverages to an already wide selection of products designed to meet the needs of our customers.

### Home Protect Bundle

In July, we continued to respond to evolving customer needs with our new Home Protect Bundle. This insurance solution is the first to help Canadian homeowners prevent claims from reoccurring, repair damages before a claim occurs and provide unlimited professional assistance. The 3-in-1 bundle includes:

- **Claim Prevent:** customers receive up to \$2,500 to install an approved loss prevention device to prevent reoccurring claims (e.g. fire and suppression systems, security systems, sump pumps).
- **Home Repair Assure:** provides customers with access to a superior network of contractors and trade professionals providing low-cost repair solutions to fix problems before they become major issues.
- **Halo Assist:** a one-stop service for customers seeking unlimited expert advice by telephone from qualified lawyers, health professionals and housing specialists for personal legal, health, home repair, real estate and mortgage assistance.

### Landlord Protection

In partnership with RDA Insurance, we launched the Casalova Landlord Protect program, offering cost-effective insurance coverage. Landlords who use Casalova.com, a one-stop solution for long-term rental searches, are protected for up to \$50,000 in unpaid rent and up to \$50,000 in property damage caused by tenants.

### Ride share

Responding to the growing use of ride-sharing services and the need to protect both passengers and drivers, we offer "first of a kind" coverage for drivers that carry paying passengers in their own vehicles. The coverage is available for Ontario and Alberta drivers. We are also working with regulators across the country to make the solution available in other provinces.

### Automatic emergency braking

It was another industry first when Aviva began offering a 15% auto insurance discount for drivers of vehicles that have Automatic Emergency Braking (AEB). AEB is a road vehicle safety system that uses sensors to detect possible front-end collisions and automatically applies the brakes to prevent, or lessen the damage of impacts. The discount is available to all Aviva-insured drivers and will be applied to their policy automatically upon purchase or renewal.

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

# Our digital journey

## Digital innovation

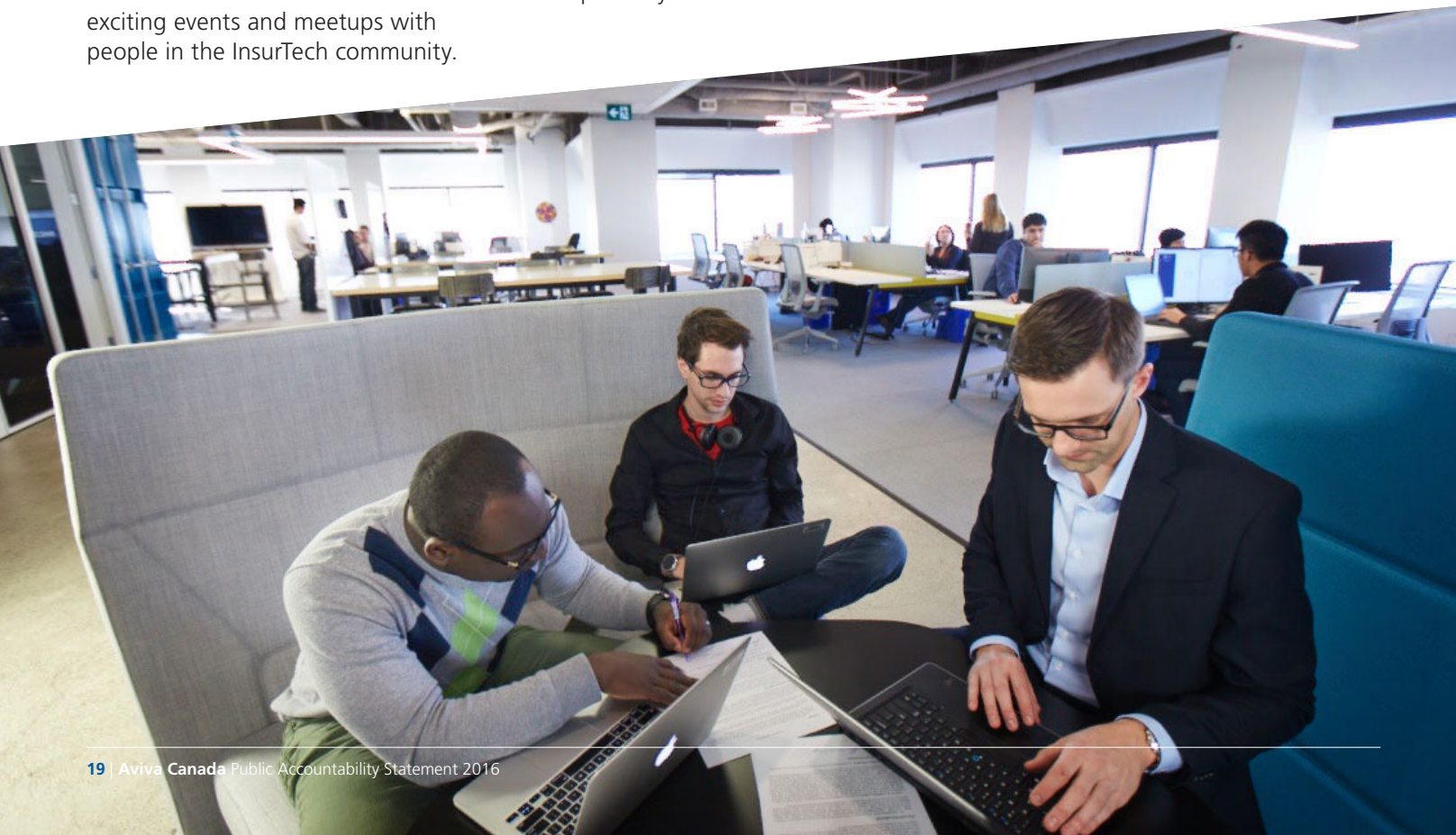
In 2016, we set out to digitize and disrupt the insurance marketplace and we accelerated beyond our initial expectations. We spearheaded a number of original initiatives that harnessed the power of technology – including launching our Digital Garage, which officially ushered Aviva Canada into a new digital era. This is just the beginning of an Aviva Canada that develops leading-edge digital solutions designed to bring new possibilities to the insurance industry.

### Digital Garage

This year, Aviva Canada's first Digital Development Centre launched in a high-tech, adaptable space called the Digital Garage in the heart of downtown Toronto, Ontario. Charged with bringing big-sky thinking to life, the Digital Garage takes the IT department concept to the next level with a fast-paced agency atmosphere dedicated to producing digital customer experiences – quickly and often. It also serves as a hub for exciting events and meetups with people in the InsurTech community.

### Digital Pitch Day

This year, we welcomed UK-based Aviva Ventures to Canada. Aviva Ventures is looking to invest up to \$10 million for a maximum 20% stake in a good business idea. As part of that commitment, Aviva Canada hosted "Pitch Day" at the Digital Garage. Ten Canadian-based businesses were invited to deliver a 15-minute pitch to a panel of Aviva advisors. For more updates on "Pitch Day", visit [avivapitchday.ca](http://avivapitchday.ca).



### Broker Hackathon

In the fall of 2016, we held our first-ever Broker Hackathon with a select group of our brokers. We received more than 60 innovative ideas to improve interactions between customers, brokers and Aviva with an emphasis on delivering a great user experience for all. Four ideas were chosen to move forward to the Hackathon where each team of "hackers" had only 24 hours to turn their ideas into a working prototype. The winning idea was "Commercial Catalyst" by Excalibur Insurance, a quick and easy web-based platform that allows broker integration with Aviva's rates to quote and bind small commercial business.

### DMZ

Consumer-friendly digital innovation was the driving force behind Aviva Canada's new partnership with the DMZ at Ryerson, the leading university-based incubator for emerging tech startups. The partnership, which enhances Aviva Canada's 'digital first' strategy, will result in innovative exchanges with entrepreneurs to bring fresh ideas to insurance at a time of rapid change across the technology landscape.



# Trust and transparency

**P**roviding peace of mind during the most 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.

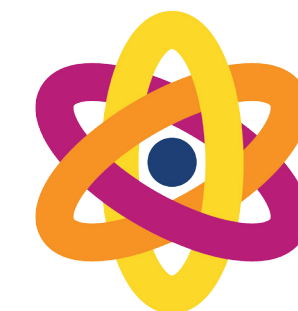


## Our Business Ethics Code of Conduct

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.

## Good decisions

Now more than ever, all of us at Aviva Canada are focused on our core values, which help us to make practical, common-sense decisions to serve our customers the best way we can. No matter what we're working on and in all areas of the business, we start with the customer and focus on the facts. We're frank about how things are going, and we look for opportunities to share lessons we learn along the way to always keep improving. That's what we call making good decisions.



# Economic contribution

**A**s one of the largest property & 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 restore customers' lives after a claim.

In 2016, Aviva Canada paid the following federal and provincial taxes:

(\$000 CAD)	Income Taxes	Premium & Fire Taxes	Total Taxes 2016
Total Federal	52,847		52,847
Newfoundland	1,462	6,221	7,683
Prince Edward Island	213	742	955
Nova Scotia	1,637	5,955	7,592
New Brunswick	1,025	3,219	4,244
Quebec	3,982	12,036	16,018
Ontario	23,726	62,070	85,796
Manitoba	808	2,706	3,514
Saskatchewan	443	2,653	3,096
Alberta	6,234	21,594	27,828
British Columbia	2,150	12,894	15,044
Yukon	83	214	297
Northwest Territories	128	590	718
Nunavut	9	38	47
Total Provincial	41,900	130,932	172,832
<b>Total</b>	<b>\$94,747</b>	<b>\$130,932</b>	<b>\$225,679</b>

In 2016, 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	-	-	-	-	-	296	-	-	296
\$100 to \$249	101	-	-	107	-	1,382	582	127	2,299
\$250 to \$499	-	-	-	-	-	3,012	-	-	3,012
\$500 to \$999	-	-	636	-	579	2,526	-	-	3,741
\$1,000 to \$4,999	2,664	2,349	1,723	3,716	-	81,559	-	-	92,011
\$5,000 and greater	29,332	-	20,000	-	-	60,764	71,810	-	181,906
<b>Total</b>	<b>32,097</b>	<b>2,349</b>	<b>22,359</b>	<b>3,823</b>	<b>579</b>	<b>149,539</b>	<b>72,392</b>	<b>127</b>	<b>283,265</b>

In 2016, Aviva Canada invested the following in bonds:

(\$000 CAD)	Alberta	British Columbia	Manitoba	New Brunswick	Newfoundland	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
Federal Bonds	-	-	-	-	-	-	-	-	-	2,180,400
Provincial Bonds	44,000	323,100	140,000	36,600	9,700	74,600	593,800	367,200	90,000	1,679,000
Municipal Bonds	4,500	107,700	2,100	-	-	-	69,100	28,400	-	211,800
<b>Total</b>	<b>48,500</b>	<b>430,800</b>	<b>142,100</b>	<b>36,600</b>	<b>9,700</b>	<b>74,600</b>	<b>662,900</b>	<b>395,600</b>	<b>90,000</b>	<b>4,071,200</b>

Aviva Canada also invested \$2,173.5 million in Canadian corporate bonds.

During 2016, Aviva Canada employed the following number of employees in 10 provinces:

Province	Full time employees	Part time employees	Total
Alberta	281	2	283
British Columbia	170	6	176
Manitoba	54	2	56
New Brunswick	37	-	37
Newfoundland and Labrador	5	-	5
Nova Scotia	139	-	139
Ontario	2,932	30	2,962
Prince Edward Island	1	-	1
Quebec	460	15	475
Saskatchewan	5	-	5
<b>Total</b>	<b>4,084</b>	<b>55</b>	<b>4,139</b>

## Contact us

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### 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/investor-relations/reports/](http://aviva.com/investor-relations/reports/)

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

