

Public Accountability Statement 2017



Aviva Canada

Supporting our people,
communities and the environment



- 2 Message from the President and CEO
- 4 Who we are
- 5 Our values
- 6 Our business strategy
- 7 2017 highlights
- 8 Trust and transparency
- 9 Our corporate responsibility
- 11 Community investment
 - Aviva Community Fund
- 13 Employee programs
 - My Community Fund
- 15 Disaster response and resilience
 - The Canadian Red Cross
- 17 Environment and climate change
- 19 Our people
- 21 Our commitment to customers
- 25 Our digital journey
- 27 Economic contribution

Aviva Canada's 2017 Public Accountability Statement was produced and filed as a consolidated public accountability statement.

This Public Accountability Statement includes the contributions of the following Aviva Canada 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 General Insurance Company



Message from the President and CEO

At Aviva Canada, we're driven by our purpose: to help people defy uncertainty and embrace the future. We take tremendous pride in providing insurance coverage for millions of Canadians, and being there for them through the good and bad times.

Our customers and communities faced challenges once again in 2017 with the devastating fires in Williams Lake, British Columbia. Leveraging our Fort McMurray learnings, our catastrophe response teams were on the ground and worked tirelessly to help families and individuals back on their feet as quickly as possible.

In 2017, we pushed the boundaries in digital innovation, helping to revolutionize the way we respond to disasters. Our country's first-ever DisasterTech Hackathon, which we organized in partnership with OneEleven, brought together developers, first responders and emergency preparedness experts to identify new ways to build community resiliency through technology. We, in partnership with DMZ at Ryerson University, were also proud to launch InsurTech Accelerator, the first incubator of its kind in Canada, with six startups accessing resources and expertise to scale their business and deliver unique solutions to evolving customer needs.

Building on the success of our RBC Insurance partnership, we established strong new relationships with brands that share our customer-first values including Maple Leaf Sports and Entertainment, Lyft, Outdoorsy and Tesla. This collaboration provides our customers with even more choice in how they purchase insurance coverages to protect what's important to them.

We continued investing in positive change through the Aviva Community Fund, with \$8.5 million awarded to over 280 community groups nationwide since 2009. In 2017, in honour of Canada's 150th, we also challenged young social entrepreneurs to submit ideas that create community legacy and the quality of projects put forward by these leaders of tomorrow were extremely impressive.

Our efforts to increase community resiliency in the face of disasters were recognized by our national partner, the Canadian Red Cross, with their Partners in Humanity Award. This was only possible thanks to the dedication of our employees who give their time and energy to response and recovery efforts year-round.

We know our culture and passion for helping customers lies at the heart of our business. That's why in 2017, we created open and collaborative work environments that enable our people to do their best work. Our newly-constructed headquarters building in Markham, Ontario enables us to better manage our environmental footprint, saving more energy and resources and generating less waste. In support of a more diverse and inclusive workplace, we also introduced equal paid parental leave – available to all our people regardless of their gender, sexual orientation or how they become a parent.

What matters most to you? What do you want to protect? These are the guiding questions we'll continue to ask customers daily to better deliver on our purpose. We're truly privileged to be part of a company that has the ability to help people defy uncertainty and look to the future with confidence.

In the following pages, I'm pleased to share just some of the highlights from a year where we can take pride in what we contributed to the community.

Colm Holmes
President and Chief Executive Officer, Aviva Canada Inc.



Who we are

Aviva Canada is one of the leading property and casualty insurance groups in the country, providing home, automobile, leisure/lifestyle and business insurance to 2.8 million customers. A subsidiary of UK-based Aviva plc, Aviva Canada has more than 4,000 employees focused on creating a bright and sustainable future for our customers and our communities.

Our Canadian heritage

Aviva's origins can be traced back to England more than 300 years ago. 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 became Aviva Insurance Company of Canada.

This Public Accountability Statement for Aviva Canada complements Aviva plc's Annual Report and Corporate Responsibility Summary, both for the fiscal year January 1 to December 31, 2017. All financial figures are expressed in Canadian dollars.

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

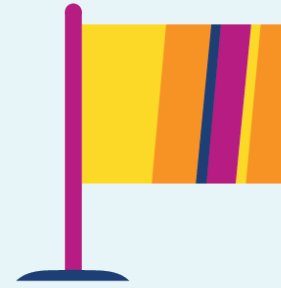
Our values

At Aviva Canada, we strive to put the needs of our customers first. Our values are the touchstones we return to every day as we work to provide the best possible service to our customers, both now and in the future.



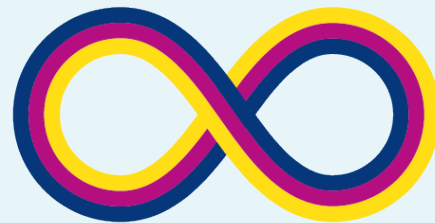
Care more

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



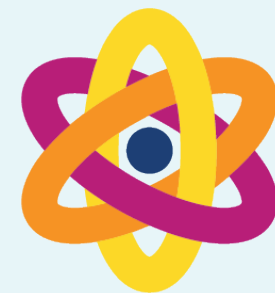
Kill complexity

We make things simple for our customers.



Never rest

We are driven to think bigger and better.



Create legacy

We strive to create a positive legacy by being good ancestors.

Our business strategy

Our strategic framework focuses on the things that really matter and puts the customer at the heart of everything we do. It provides clear direction across all our markets about how we run our business.



True customer composite

We aspire to become a composite organization, 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.

2017 highlights

Amount of community investment:

\$1.9 million

Number of people helped through community investment activities:

133,539

Number of community projects supported:

371

Number of employee hours volunteered:

5,000

Amount of employee funds donated:

\$122,000

Percentage of our people who think Aviva is a good corporate citizen:

91%

Customer claims handled:

231,000

Amount of claims paid to customers:

\$3.2 billion

Trust and transparency

Providing 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.



Our governance structure

Across Aviva, a well-established governance structure provides strong leadership, direction and support for the implementation of our sustainable, responsible business efforts in all our markets, including Canada. Our Board Governance Committee oversees our responsible and sustainable business strategy and the policies that underpin it.



Our business protection and privacy training

We're committed to safeguarding and ensuring the security and privacy of information belonging to our customers, employees and our operations. Each year, all 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.



Right Call

Aviva Canada has a third-party malpractice reporting service, which all employees can call to report any suspicions or concerns confidentially for independent investigation. In 2017, 14 cases were reported through Right Call, including one related to bribery and corruption concerns. All cases reached conclusion.



Our Business Ethics Code of Conduct

Our Business Ethics Code of Conduct outlines our high ethical standards and ensures we operate responsibly and transparently. We require all our people, at every level, to read and attest to our Code every year. In 2017, we also reviewed and improved our business ethics training to reinforce its importance and what it means for our people.

Our corporate responsibility

We believe in building strong, safe and resilient communities that provide opportunities for everyone to succeed. Our corporate responsibility approach is rooted in doing the right thing for our employees, customers, investors and other stakeholders.

In 2017, we contributed \$1.9 million to charitable organizations across the country. We're proud to have supported 371 community projects and helped 133,539 Canadians through our community investment activities.

We are here to help our customers defy uncertainty and look to the future with confidence. But we don't stop with our customers. We also strive to reduce risk for communities across Canada and beyond. To achieve this, we build partnerships and programs across four strategic areas:

- **Community investment**
- **Employee programs**
- **Disaster response and resilience**
- **Environment and climate change**



Aviva Community Fund (ACF)

Since 2009, we've awarded \$8.5 million to fund more than 280 exciting community projects through the ACF, Canada's longest running online funding competition. The Fund impacted over 70,000 Canadians in 2017.



We're proud to play an important part in supporting grassroots charities from all over the country. The commitment and engagement of Canadians from coast-to-coast is an inspiration. In 2017, more than 500 ideas for positive change were submitted for a share of the \$1.15 million fund.

Rock the ACF vote!

Proving that Canadians care about communities as much as we do, more than two million votes were cast by 330,000 people to support these meaningful projects.

In 2017, we also held our first company-wide voting challenge for ACF, which challenged all Aviva employees to register and cast their 18 votes for the ideas they care about most. Over 1,680 employees participated to cast over 29,000 votes.

Our broker partners also got behind their favourite ACF ideas by voting and publicly supporting them online. This year, 262 brokerages participated to cast more than 18,000 votes.

#RocktheACF VOTE

2017 Aviva Community Fund grand prize winners:



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

- **Housing for Hope** | Antigonish, NS
- **Recovery Begins With Shelter #SoulsHarbour** | Halifax, NS
- **Two Rivers Revitalization** | Marion Bridge, NS
- **Riversyde 83: Kitchen Renovation** | Simcoe, ON
- **Un quartier mobilisé vers une épicerie collective!** | Montreal, QC



Community Health: health, sport, active living and play

- **Seaside Park Elementary Community Playground** | Saint John, NB
- **A Splash Pad for Placentia** | Placentia, NL
- **#GrieveNotAlone** | Kawartha Lakes, ON
- **Un jardin thérapeutique à La Maison Aube-Lumière** | Sherbrooke, QC



Community Resilience: environment, climate, disaster relief and prevention

- **Emma's Acres: Environmental Sustainability** | Mission, BC
- **Green Dining at the new St. John's Farmers' Market** | St. John's, NL
- **Replanting School Grown** | Toronto, ON
- **Wikwemikong Greenhouse for Change** | Wikwemikong First Nation, ON

Honouring Canada: Community Legacy Award

In celebration of Canada's 150th in 2017, the ACF challenged young social entrepreneurs aged 18-25 to submit ideas that tackle the consequences of climate change, or an idea that benefits Canada's environmental legacy.

This category had its own \$150,000 fund. The Enactus Student Team, University of Ottawa was awarded the fund with their Polycycle project, which uses specialized plastic recycling machines to transform plastic waste into other products.

Support from CanadaHelps

For the second consecutive year, Aviva Canada and CanadaHelps partnered to offer ACF winners free services that help them manage and promote donations to their projects. Access to CanadaHelps' valuable expertise and online technology helps ensure charitable groups are set up for long-term success.



My Community Fund

It takes a special kind of person to give their time, energy and money to their local community every year. Aviva Canada employees are these kind of people. My Community Fund gives employees time off to volunteer in their community and money to donate to causes they care about.

In 2017, Aviva Canada employees:

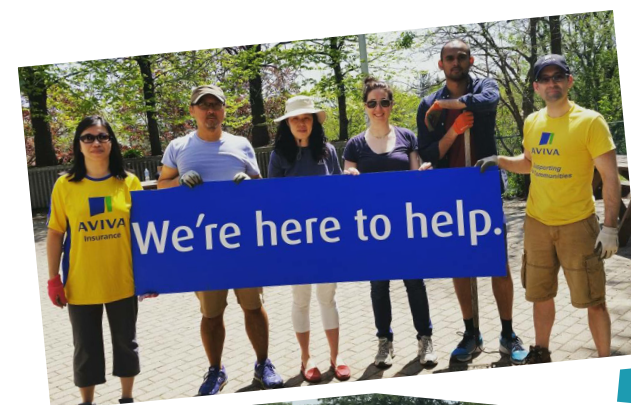


Matching Dollars
We'll match employee charitable donations up to \$250/year.

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.

Spotlight: Employees giving back



FUNance, our Finance team's Social Committee, volunteered for a day at Variety Village – an organization which provides opportunities for people with disabilities – getting their hands dirty with some yardwork and gardening!



Our **Healthcare Services team** spent a muddy day in Mississauga volunteering with Credit Valley Conservation. They planted wildflowers, removed invasive species and built birdhouses as well as pollinator bee houses.



Our **Linguistic Services team** spent a full day sorting donated meat and fish and assembling 480 boxes of food for families at Moisson Montréal, Canada's largest food bank.



The Aviva Women's Network held our 2nd annual #AvivaPinkDay on October 24. The national network raised over \$9,500 in support of breast cancer research, smashing their 2016 fundraising total!



The JDRF Revolution Ride is a high-energy stationary cycling event that raises funds for type 1 diabetes. Our **people from Markham, Mississauga, Vancouver and Winnipeg** rallied together to ride and raised over \$9,100.

The Canadian Red Cross

Over the past three years, we've worked alongside the Canadian Red Cross to be there for communities affected by disasters and help meet the growing healthcare needs of Canadians. In 2017, Aviva Canada employees raised more than \$49,000 for Canadian Red Cross programs and volunteered more than 1,700 hours.



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. With more than 400 trained employees and broker volunteers across the country, in 2017 our responders supported evacuees affected by the New Brunswick ice storm, the spring floods in Ontario and Quebec, and flooding in Manitoba's First Nations communities. Our people also generously contributed to domestic and international Red Cross emergency responses, including the BC wildfires, Hurricane Irma and Hurricane Harvey.

“Climate change and extreme weather is the new reality. I volunteered to map Peru so I could help in some way. It's very cool that Aviva hosts a Mapathon to support the Red Cross with emergency planning before a disaster occurs.”

– Neil MacLeod, Aviva employee & Canada's 2017 Mapping Master
(416 buildings and 144 km of roads mapped)



Red Cross Global Mapathon

On October 13, International Day for Disaster Reduction, Aviva Canada held the second annual Global Mapathon, a 'digital first' form of volunteering that involves creating maps of the world's 'forgotten' places. Along with fellow Aviva employees throughout Asia and Europe, Canadian volunteers made maps to help humanitarian agencies respond better to crises affecting neglected areas. In total, participants mapped 77,656 buildings and 11,062 km of roads to help the Red Cross increase the flood and earthquake resilience of households in Peru, Nepal and Bangladesh.

Partners in Humanity Award

Aviva Canada was presented with the 2017 Partners in Humanity Award for our continued commitment to working with the Canadian Red Cross to strengthen the resiliency of Canadians and communities around the world.

Community Health

In 2017, Aviva Canada launched a pilot project with the Canadian Red Cross to help Canadians live well for longer, in their own homes. The project will improve health outcomes for seniors and people living with an illness or disability by connecting them to their primary healthcare teams using the power of digital technology and volunteers.

“I registered evacuees to receive financial assistance. Many people I spoke with were elderly and just happy to talk to someone. Despite the anxiety they felt, they didn't hesitate to thank us. My Red Cross experience was so rewarding that I've become an ongoing Red Cross volunteer so I will have more opportunities to offer my support.”

– Edith Comeau, Aviva employee & RWTC volunteer



Our footprint

We understand that climate change poses serious risk to our customers and, in turn, our business. We're dedicated to working with others to help protect the environment and tackle this global issue. Our work in this area includes supporting environmental products and services and reducing our operation's environmental impact.



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



Carbon credits are purchased annually to offset our CO₂e emissions and meet our carbon neutrality commitment.



Aviva has achieved a **53% reduction in CO₂e emissions** against our 2010 baseline, **meeting our 2020 target (of 50%) early**. We continue to work towards our ambitious target of **70% by 2030**.



Greening our spaces

In 2017, 2,000 Aviva Canada employees relocated to a newly-constructed headquarters building in Markham, Ontario, which was built to Leadership in Energy and Environmental Design (LEED) Gold standards. With this move, we reduced our operational footprint by 25%.

Open collaboration areas make efficient use of space and innovative design features include:

Improved waste programs – centralized waste disposal allows us to divert and recycle/compost operational waste and drive cultural change around waste management.

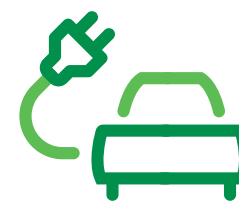
Daylight harvesting – a control system reduces electric light when daylight is available to reduce energy consumption.

The future of mobility

This year, we took action to better meet the needs of customers driving electric vehicles and reward them for making cleaner and greener decisions.

In 2017, we launched InsureMyTesla, powered by Aviva. Designed exclusively for Tesla drivers, InsureMyTesla enhances the ownership experience by providing access to an online platform and offering custom insurance coverage solutions. Owners may obtain coverage for their charging equipment as well as Electric Vehicle and Automatic Emergency Braking discounts.

Sustainable products



Green Vehicle discount – get a discount for saving fuel and contributing to a greener planet when you own an electric or hybrid vehicle.



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

Aviva Canada's workforce is made up of more than 4,000 talented individuals dedicated to delivering exceptional products and services to our customers and brokers. With a strong focus on a supportive culture, diversity and inclusion, we're committed to creating an engaged and accelerated environment that attracts top talent and enables our people to thrive and develop their careers.

Our Space

Our Space is about leveraging technology and physical spaces to transform the way we work with one another to drive our business forward. We're creating an environment that supports mobility and enhances productivity, collaboration and innovation - a space where our people can do the best work of their lives.

In Canada, we've created open and collaborative office spaces in Saint John, New Brunswick, Hamilton, Ontario, and downtown Toronto, Ontario. In June 2017, over 2,000 employees moved to our new head office in Markham, Ontario. We are transforming our culture through this modern working environment enabled by leading-edge technology. In the coming months we will be transforming our office space in Montreal, Quebec as well as

moving a number of offices to our new West Hub in Oakville, Ontario. By early 2019, we expect 86% of our people will be in spaces enhanced through the Our Space program.

Diversity and inclusion

Our competitive advantage depends on people with different backgrounds, life experiences, capabilities and expertise, who feel valued for the positive contribution they make to our business. Aviva Canada is committed to diversity and inclusion because it just makes sense. We value a 'diversity of thought' and meaningful collaboration across all work environments and teams. Importantly, our people reflect the diversity of the Canadian population and our customers - which helps us deliver our goal of being the customer champion in Canadian insurance.

85% of our people say that Aviva Canada is a place where people from diverse backgrounds can succeed; this indicates many of our people feel comfortable bringing their true selves to work.

Employee communities within Aviva Canada actively support our diversity and inclusion program based on five pillars - Gender, Abilities, Generations, Pride and Origins. Each employee community is led by people from across the organization who are passionate about making a difference and is actively sponsored and supported by a member of our executive team.

Equal parental leave

In 2017, we were proud to launch a new parental leave policy that provides equal paid parental leave to all parents. Regardless of an employee's gender, sexual orientation or how they're becoming a parent (birth, adoption or surrogacy), they'll get equal time off and equal pay when a new child arrives in a family. All new parents receive 52 weeks of unpaid leave, of which 12 weeks are eligible for top-up pay, acknowledging that both parents are equally important.

The 30% Club

Aviva Canada joined other top Canadian companies as a member of the 30% Club, a coalition that encourages gender balance on boards and in C-suites. We understand that organizations with greater gender balance in leadership positions realize tremendous benefits, including financial performance, collaboration, innovation and higher employee satisfaction. We also recognize we have gender diversity imbalance at our senior leadership level, and are committed to addressing this through our Women in Leadership program that builds the capabilities of high potential women in the organization.

Women Creating Legacy in Insurance Scholarship Fund

This Scholarship for women leaders in insurance was launched in 2017 in honour of Christie Mills - a trailblazer in the insurance industry who opened her own insurance brokerage in 1979. Women who share Christie's commitment to innovation and dedication to putting customers at the heart of every decision applied for the Fund, and we awarded an exceptional leader with an executive education course at Ivey Business School's Leadership Program. The winner of the 2017 Women Creating Legacy in Insurance Scholarship Fund was Marianna Michael, Vice President, Principal Broker at Canfinse Group Inc.

The Voice of Aviva

Each year, we take the pulse of the organization with "The Voice of Aviva", an engagement survey that Aviva Canada and other Aviva global markets participate in, which offers an opportunity for employees to give us feedback about Aviva Canada as a workplace. In 2017, 75% of our employees participated in the survey. We're proud that many of the Aviva Canada employees are comfortable speaking up, feel heard and take pride in working at Aviva.

Always learning

We believe it is important to equip our people with the skills to drive our strategy today and in the future. Chartered Insurance Professional (CIP) and Fellow Chartered Insurance Professional (FCIP) designations from the Insurance Institute of Canada and other relevant external technical designations are supported and funded by Aviva Canada. We have over 130 actuaries who are qualified or working towards their qualification and 1,865 of our people are CIP qualified or working towards their qualification. Learning programs such as "Moving to Great" and "Leading at Aviva" provide people with the courage and capability to think independently, take accountability and drive innovation.

Our customer promise

We exist to help our customers defy uncertainty – to help protect what’s important to them and help shape their futures. We’ll continue to put them first and advocate for their needs, transparently and innovatively.

Exceptional claims service

In 2017, we handled more than 231,000 customer claims and managed 14 catastrophes, including the BC wildfires. We paid out \$3.2 billion in claims to our customers. Every day, our team of more than 1,200 professionals worked with our broker partners and network of suppliers to help get customers back on their feet after a claim.

A series of wildfires in Williams Lake, British Columbia disrupted the lives of many residents in the area between July and September 2017. Aviva Canada deployed our catastrophe response team to temporary offices in Kamloops, Prince George and Williams Lake to help with customer claims – and to provide our support to displaced individuals and families.

Claims Service Satisfaction Guarantee

All personal home and auto claims are backed by our guarantee¹. If customers are dissatisfied with the service they receive during a claim and we are unable to remedy the situation, we refund the customer an amount equal to the annual premium of their policy at the time of loss, in addition to any settlement they receive for their claim. We also guarantee the work

on auto and property repairs completed by Aviva Premiere Vendors² 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.

Commitment to meeting accessibility needs

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

In 2017, we were proud to insure more than **2.8 million customers** and...



1,120,000
homes



1.9 million
cars and 475,076
commercial vehicles



178,322
commercial businesses



567,000
leisure and lifestyle
products, such as
cottages, boats,
motorcycles and
motorhomes



Crash, Cash and Backlash – Auto Insurance Fraud in Canada report

In 2017, Aviva Canada released its first annual report on insurance fraud. This report outlined the problem Canadians face with respect to rising auto insurance rates and the way fraud affects the costs of insurance premiums. It is estimated that fraud costs Canadians up to \$2 billion every year. At Aviva, we have a zero tolerance approach to fraud. We invest in a fraud management program, a defensible claims program, consumer education on fraud and auto reforms throughout Canada.

Bill 150

Aviva Canada applauded the government of Quebec for Bill 150, which, if passed, will clarify the distinction between agents and independent brokers in the Quebec market, and will help ensure consumers in Quebec are protected and treated fairly. Aviva has always believed in the importance of appropriately regulating insurance intermediaries.

Aviva leads auto insurance reform

Our input helped to shape the 2017 report Fair Benefits Fairly Delivered, A Review of the Auto Insurance System in Ontario. In it, Ontario’s adviser on auto insurance, David Marshall, argues that comprehensive structural change in Ontario’s auto insurance system is needed. In line with his recommendations, Aviva will continue to work with the government to ensure an auto insurance system that provides consumers with the best product and services at an affordable price.

Adapting to our evolving world

Aviva Canada always has an ear to the ground and an eye on the horizon. This year, we added new coverages to an already wide selection that will help make life easier, safer and better for our customers.

Commercial Accident coverage

Aviva Canada introduced Commercial Accident, comprehensive coverage for accidental injury or death of members, employees or volunteers while they are on a customer’s premises, at work or while participating in an event. With this new product, we provide compensation in the case of death, for injuries, paralysis and disability, as well as reimbursement for medical and other out-of-pocket expenses such as rehabilitation, emergency transportation, day-care, education and life skills retraining.

Home-sharing insurance

With the rise in the sharing economy, Aviva Canada introduced insurance coverage for home-sharing across Canada. Our solution offers coverage not generally provided by home-sharing networks. Customers can add home-sharing coverage to an existing Aviva Canada homeowner policy or purchase stand-alone coverage.

¹Terms and conditions apply. For more information, please see www.aviva.ca/en/claim/claims-service-satisfaction-guarantee.
²Terms and conditions apply. For more information, please see www.avivacanada.com/make-an-insurance-claim.

We're teaming up

In 2017, Aviva built relationships with more brands than ever before to provide tailored coverage and more choice. We align with organizations that place the same significant value on their customers as we do.

Lyft

When Lyft expanded into Canada in 2017, Aviva became its official commercial auto insurance provider, offering comprehensive coverage to all its registered vehicles, drivers and passengers in Ontario.

Outdoorsy

A partnership between Aviva and Outdoorsy, the largest RV rental marketplace and online platform, introduced an insurance solution representing the height of innovation in the sharing economy.



Maple Leaf Sports and Entertainment (MLSE)

Maple Leafs and Raptors fans have access to our great products through an amazing digital experience – all while getting closer to a team they are passionate about – through Maple Leafs Insurance and Raptors Insurance Provided by Aviva.

Tennis Canada

We are a proud sponsor of the Aviva Centre at York University in Toronto, and the Official Platinum and exclusive Insurance Sponsor of Rogers Cup, an annual tennis tournament, presented by National Bank in Toronto, Ontario and Montreal, Quebec.

Digital innovation

At Aviva we are disruptors. We are innovators. We are digital first. We do all these things for one simple reason: to serve our customers better.

Digital innovation

In 2017, we harnessed the power of technology like never before. Our Digital Garage provided a vibrant environment for inspiration, challenging employees, brokers, the industry and startups to imagine digital solutions that bring new possibilities to the insurance industry. This is uncharted territory and Aviva Canada is creating a digital map to see us into the future.

Aviva and Alexa

In anticipation of the launch of Amazon Alexa in Canada, Aviva Canada teamed up with Amazon to create an Aviva skill on Alexa, the cloud-based voice service of the Amazon Echo. Consumers can enable the Aviva skill by saying, “Alexa, ask Aviva: What is a deductible?” or “What is all perils coverage?”.

Aviva Pitch Day

Aviva Canada hosted the second annual Pitch Day at our Digital Garage in downtown Toronto, giving seven companies the opportunity to pitch in front of UK-based Aviva Ventures as well as local Aviva Canada executives. This event supported Aviva Ventures’ objective to invest \$170M globally in startups with the potential to disrupt the insurance industry.



InsurTech Accelerator

Aviva Canada and the DMZ at Ryerson University launched an InsurTech Accelerator program for Canadian startups that require rapid development. This intensive four-month program helped six startups (Knote, Sumo Insurance, NxCar, EatSleepRide, Jauntin and FormHero) de-risk their company, develop their product and drive innovation in their respective industries. Three of the companies are currently in pilot with Aviva to deliver new solutions to the insurance market.

DisasterTech Hackathon

In partnership with OneEleven, North America’s largest accelerator, we organized the country’s first-ever DisasterTech Hackathon in October. Developers, first responders, designers, emergency preparedness experts, lawyers and insurance professionals came together to identify new ways of leveraging technology that can mitigate the impact of disasters on urban communities. Team PAJR took home the \$5,000 prize for their automated triage system idea that works in tandem with emergency service call systems such as 911, and can gather essential information to prioritize requests for the call-taker.

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 restore customers' lives after a claim.

In 2017, Aviva Canada paid the following federal and provincial taxes:

(\$000 CAD)	Income Taxes	Premium & Fire Taxes	Total Taxes 2017
Total Federal	(8,727)		(8,727)
Newfoundland and Labrador	(242)	7,018	6,776
Prince Edward Island	(39)	866	827
Nova Scotia	(198)	6,334	6,136
New Brunswick	(152)	3,332	3,180
Quebec	(288)	15,547	15,259
Ontario	(4,837)	93,584	88,747
Manitoba	(41)	2,514	2,473
Saskatchewan	(37)	2,534	2,497
Alberta	(857)	28,070	27,213
British Columbia	(169)	13,787	13,618
Yukon	(8)	213	205
Northwest Territories	(10)	518	508
Nunavut	(3)	61	58
Total Provincial	(6,881)	174,378	167,497
Total	(\$15,608)	\$174,378	\$158,770

In 2017, Aviva Canada made debt financing available to small businesses:

(\$000 CAD)	Alberta	Manitoba	New Brunswick	Newfoundland and Labrador	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
\$0-\$24	-	-	-	-	-	21	-	-	21
\$25 to \$99	-	-	-	-	-	325	-	-	325
\$100 to \$249	106	-	-	-	200	3,788	463	-	4,557
\$250 to \$499	-	-	-	-	651	4,797	-	-	5,448
\$500 to \$999	-	-	506	-	-	9,534	-	-	10,040
\$1,000 to \$4,999	1,297	1,326	3,453	3,444	-	60,662	5,071	-	75,253
\$5,000 and greater	18,723	-	20,000	-	5,340	97,170	69,565	-	210,798
Total	20,126	1,326	23,959	3,444	6,191	176,297	75,099	-	306,442

In 2017, Aviva Canada invested the following in bonds:

(\$000 CAD)	Alberta	British Columbia	Manitoba	New Brunswick	Newfoundland and Labrador	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
Federal Bonds	-	-	-	-	-	-	-	-	-	2,311,600
Provincial Bonds	106,800	367,300	132,500	19,000	-	56,400	574,500	499,000	87,800	1,843,300
Municipal Bonds	4,200	102,500	-	-	-	-	50,000	21,000	-	177,700
Total	111,000	469,800	132,500	19,000	-	56,400	624,500	520,000	87,800	4,332,600

Aviva Canada has also invested \$2,030.2 million in Canadian corporate bonds.

In 2017, Aviva Canada employed 4,426 people in 10 provinces:

Province	Full time employees	Part time employees	Total
Alberta	282	3	285
British Columbia	171	5	176
Manitoba	54	1	55
New Brunswick	39	-	39
Newfoundland and Labrador	7	-	7
Nova Scotia	152	-	152
Ontario	3,207	29	3,236
Prince Edward Island	2	-	2
Quebec	452	17	469
Saskatchewan	5	-	5
Grand Total	4,371	55	4,426

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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
aviva.ca

Aviva plc
Corporate website
aviva.com

Aviva plc corporate
responsibility report
aviva.com/reports

aviva.ca    