

Public Accountability Statement 2018

Aviva Canada

Supporting our people,
communities and the environment



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Aviva Canada's 2018 Public Accountability Statement was produced and filed as a consolidated public accountability statement.



Message from the President & CEO

As one of the country's largest insurers, we take pride in being there for our customers in their time of need. At Aviva Canada, we are honoured to serve more than 2.7 million customers across Canada, and we're equally proud of the support we deliver to the communities where we live and work. This year, we celebrated a decade of building better communities

through our Aviva Community Fund. For our 10th anniversary, the Fund awarded another \$1 million and distributed more prizes than ever, supporting ideas that bring people together to create meaningful change through our #Better Together theme. As the longest running online funding competition in Canada, we've awarded over \$9.5 million to more than 400 charities and community groups since 2009.

As we support our communities through the good times, we must also be there for the bad. Canadians are not immune to extreme weather and the impact of climate change. Last year we saw an increase in significant events from windstorms to wildfires. Our business responded to these challenges by delivering on our promise to our customers. We paid out \$3.5 billion in claims, closed 95% of our Catastrophe (CAT) claims, and formed a Catastrophe Situation Management Response team to provide early warnings of potential events to our customers. We continued to support Canadians in their time of need as a national Ready When the Time Comes partner of the Canadian Red Cross, with a focus on response and recovery for communities impacted by the devastating Ottawa/Gatineau tornado and British Columbia wildfires.

Times of need, however, do not always equate to disaster and we continued to support our employees in giving back to causes that matter the most to them. This year we raised the bar by encouraging all employees to volunteer at least one work day in the community with our Give a Day Challenge. More than 1,000 Aviva Canada volunteers rose to the challenge and volunteered 12,000 hours in our communities – from planting trees and preserving local biodiversity, to packing food boxes and combatting food insecurity. We learned more about the critical issues facing Canadians and experienced meaningful team building and collaboration in the process.

I am proud of what we have accomplished, and energized by the shared sense of social purpose at Aviva Canada. It's my pleasure to share some of our highlights from this year in the pages to come.

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

Who we are

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. Ltd.
- S&Y Insurance Company
- Traders General Insurance Company
- Aviva General Insurance Company

Aviva Canada is one of the leading property and casualty insurance groups in the country, providing home, automobile, leisure/lifestyle and business insurance to 2.7 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, 2018. All financial figures are expressed in Canadian dollars.

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

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Our values

Our four global values guide everything we do and the decisions we make.

Care more

We are all about our customers, our communities and each other.

Create legacy

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

Never rest

We are driven to think bigger and better.

Kill complexity

We make things simple for our customers.

Our business strategy

Aviva's global strategic framework focuses on the things that really matter and puts the customer at the heart of everything we do. It provides clear direction to us and other Aviva 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 and 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.

2018 highlights

Amount of community investment:

\$2.5 million

Number of people helped through community investment activities:

399,760

Number of community projects supported:

758

Number of employee hours volunteered:

12,000

Amount of employee funds donated:

\$146,390

Customer claims handled:

311,000

Amount of claims paid to customers:

\$3.5 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

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 Aviva Canada. Our global 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 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.

Our Business Ethics Code of conduct

Our Business Ethics Code outlines our high ethical standards and ensures we operate responsibly and transparently. We require all of our people, at every level, to read and attest to our code every year.

Speak Up

At Aviva Canada, we support a 'Speak Up' culture across our business. We expect everyone connected to Aviva to do the right thing to protect our customers, assets, reputation and each other. Our third-party malpractice reporting service, Speak Up, enables all employees to report any suspicions or concerns confidentially for independent investigation. We take all concerns in the workplace very seriously and our employees can be assured that they will be heard, protected and supported.

Supply chain

We work hard to make sure our supply chain is responsible and sustainable. We do thorough checks of suppliers before we begin working with them, and ask that they sign our Supplier Code of Behaviour. We engage with our suppliers about sustainability issues and encourage them take action on important global issues such as climate change.



In 2018 we:

Contributed
\$2.5 million
to charitable organizations
across the country

Are proud to have supported
758 community projects

Helped
399,760 Canadians
through our community
investment activities

Our corporate responsibility

We believe in building strong, safe and resilient communities where everyone has the opportunity to succeed. Our corporate responsibility approach strives to empower our employees, customers, investors and other stakeholders with strategic support that lifts up community-led programs.

We're here to help our customers defy uncertainty and look to the future with confidence. We work 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



Since 2009 we:

Funded over
\$9.5 million in local projects

Supported
400 charities and community groups across Canada

In 2018 we impacted over
339,000 Canadians

Aviva Community Fund (ACF)

To celebrate 10 years of community impact, the Fund awarded another \$1 million, distributed more prizes than ever before and supported ideas that bring people together and create meaningful change in local communities. The commitment and engagement of Canadians from coast-to-coast was incredible. In 2018, more than 640 brilliant ideas were submitted and we received almost 1 million votes.

#BetterTogether Events

In honour of the Aviva Community Fund's 10th year, in addition to the small and big ideas winning categories, we awarded 100 charities with \$1,000 each to host #BetterTogether events. Communities came together on a single weekend for harvest dinners, neighbourhood clean-ups, art festivals and other fun activities.



2018 Aviva Community Fund winners

Big ideas category \$100,000 winners:

Essex High School Sports Complex Grandstand
Hampton Elementary School Accessible Playground
'The 92' A Community Centre in Mackenzie, BC

Big ideas category \$15,000 winners:

Community Legacy-Multi-Purpose Court for All Ages
Eastern Charlotte County Splash Pad Park
Max Aitken Academy Playground
Parc sans barrière à HAMMOND barrier-free park
Pine Grove's New Nature Inspired Playground
Stratford Elementary School Playground
The Field of Ability

Small ideas category \$10,000 winners:

« Aux Fougères » – Le café culturel des jeunes
20,000 Healthy, Eco-conscious, Cruelty-free Meals
Accessible playground needed for inclusive play
Aire de rassemblement extérieure
An Edible Forest Garden in Downtown Sudbury
Atelier communautaire Vélorution Saint-Michel

BC Wildlife Federation Youth Program 2018-2019
Beating Cancer is In Our Blood
BEEA Honey with Heart
Building Connections for Newcomers Through Science
Canada's Cat Sanctuary Visitor Experience Project
Children, Youth & Families Helping Animals
Combat des livres NDG Reads – V2
Community Space @ New Hope Bikes
C-Vert – les jeunes en action pour l'environnement!
Eastbrook-New Playground Project
Eden Care Communities Making Our Mark
Families First Grief Support Program
Field of Dreams
Fort Langley Elementary School Playground
Harvest Community Park
Ignatius Farm: Greenhouse Retrofit
Journées Boutiques 2019
Kawartha Wildlife Coexistence Initiative
Ken Reid Community Christmas
Opening New Doors: Interactive Play Zone
Paradise Hill Community Playground Project
Plastic crisis: Developing a zero waste Montréal

Project 364 Abbotsford Providing accessibility to our community
Purple Butterfly Project
Refugee students' integration: Kids Helping Kids
Safe and Accessible Community Hub at UPC
Say Ça!
Sensory Room for the Perlin Centre
So All Kids Can Play Project
SPEC's 50th Birthday Community Celebrations!
St. Peter's Elementary Playground
Strengthening Families Project
Surfrider Stitch 'N' Beach
Theatre Centre Community Meals
Tomorrow's Leaders Speak Out
Toronto Community Juicing Project
Warm the "SOLE" of dialysis patients and homeless
We Grow Food
Welcome to Drumheller!
Whitmore School and Community Play Structure
Windsong Heights Community Mural
Wolfville School Activity Park
Youth Nights in the "Hub"

The top ranked broker-supported idea \$5,000 winner:
ASC Connect: Bringing Community Together

My Community Fund

In 2018, Aviva Canada employees:

Volunteered

12,000 hours

Donated

\$146,390

Aviva Canada employees give their time, energy and money to worthy causes every year. My Community Fund supports our employees by giving them time off to volunteer in their community and money to donate to charities they care about.

Matching dollars

We match employee charitable donations up to \$250 per year.

Volunteer days

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

Team dollars

We match team fundraising up to \$50,000 per year across Aviva.

Volunteer dollars

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

New Hire Reward

We give new employees \$50 to donate to their favourite charity.

Give a day challenge

In 2018 we launched our Give a Day Challenge – encouraging all employees, individually or as teams, to take at least one of their three volunteer days to volunteer in their community. To support this, we hosted volunteer fairs from coast-to-coast and invited local organizations to our offices to meet our employees and recruit volunteers. We also assembled a team of 80 passionate employees, the Corporate Responsibility Champions to inspire volunteerism in our Canadian offices. More than 1,000 employees participated in the Challenge and volunteered 12,000 hours.



Employees giving back



Employees in Dartmouth, broke out the shovels to help the Dartmouth North Community Food Centre's Urban Farm get ready for planting season.



The Renewal Underwriting Team from Meadowvale volunteered their time to help sort food at the Mississauga Foodbank. They sorted food for 3,520 meals!



Employees in Chabanel packed over 230 hygiene kits for people seeking shelter at Mission Bon Accueil in Montreal.



The Aviva Women's Network held their third annual #AvivaPinkDay on October 24. The national network raised \$16,779 in support of breast cancer research – a record total!



Our Healthcare Services Team participated in the Heart and Stroke's Big Bike and steered a 29-seat bike through the streets. The team raised \$1,234 to support heart disease and stroke research.

Proud supporter of



Canadian Red Cross

The Canadian Red Cross

For the past four years, we've worked alongside the Canadian Red Cross and we were there for communities affected by disasters and help meet the growing healthcare needs of Canadians. In 2018, Aviva Canada employees raised more than \$22,570 for Canadian Red Cross programs and volunteered over 560 hours.

“It was great to see people remain so humble and hopeful in the face of such uncertainty in the future, as well as so grateful for the help we were offering.”

Daniella Hamilton, Aviva RWTC volunteer deployed to Ontario Asylum Seekers Operation

Ready When the Time Comes

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 440 trained employees and broker volunteers across the country, our volunteers were deployed in three emergency response operations in 2018: Quebec Asylum Seekers Operation, Ontario Asylum Seekers Operation and the Toronto Apartment Fire.

Red Cross Global Mapathon

In October, Aviva Canada held our third annual Global Mapathon, a 'digital' form of volunteering that involves creating maps of the world's 'forgotten' places. We joined Aviva employees from across Aviva's 10 global markets to make maps to help humanitarian agencies better respond to crises affecting neglected areas. Our employees mapped the wildfire and flood-prone communities of Hinton, Grand Cache and Slave Lake in Alberta to help support ongoing recovery and mitigate the impact of future emergencies.



Community Health

As the founding Community Health & Wellness Corporate Partner, Aviva Canada's support is instrumental in enabling the Red Cross to meet the growing health needs of Canadians across the country. Through this partnership, senior citizens and vulnerable people living with illness or injury will have better access to essential community health services, harnessing the power of technology and volunteerism.

Our commitment to the environment

We understand that climate change poses a 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 as well as reducing our operation's environmental impact.

In 2006, Aviva was the first insurance company globally to commit to becoming carbon neutral. We've maintained our carbon neutrality ever since by continuing to offset 100% of any remaining operational CO₂e emissions. Our offsetting projects have helped over 1 million people around the world live better lives.

To date globally we have achieved a 60% reduction in CO₂e emissions against our 2010 baseline, meeting our 2020 target of 50% two years early. We continue to work towards our ambitious target of a 70% reduction by 2030.

In 2018, Aviva Canada merged four office locations into one energy efficient office site. Over 1,800 employees were merged into the new office space reducing our operational footprint (square footage) by 25%.

Aviva's 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.

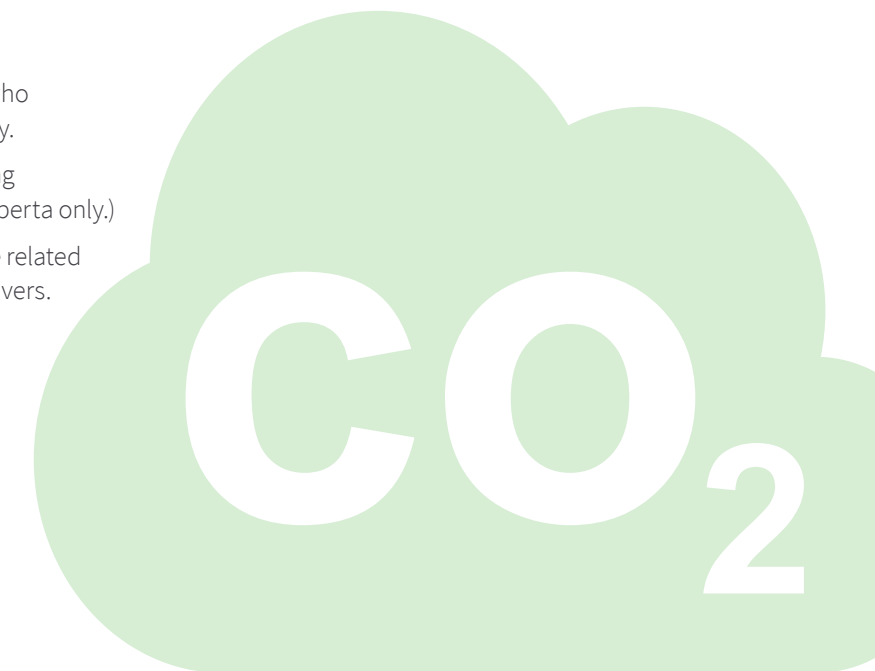
Green Assure – customers can do their part for the environment by replacing damaged items with eco-friendly replacements (eg. bamboo/cork flooring and Energy Star appliances).

Green Home Power – specialized coverage for customers who choose solar panels and wind turbines to generate electricity.

Ride Share Insurance – coverage for drivers that carry paying passengers in their own vehicles. (available in Ontario and Alberta only.)

Overland water protection – protection for loss or damage related to water entering your property from overflow of lakes and rivers.

*against our 2010 baseline



Our people

In 2018, we employed:

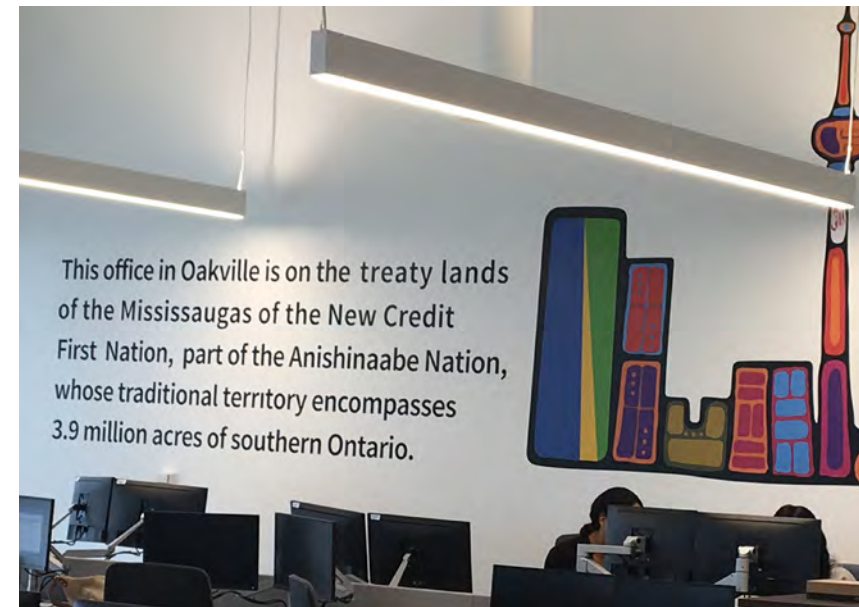
4,289 people

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 across the country, including our head office in Markham, Ontario that’s home to more than 2,000 employees. In 2018, we opened new offices in Oakville, Ontario and Edmonton, Alberta and renovated our spaces in London and Montreal to reflect the same ethos. We’re transforming our culture through this modern working environment enabled by leading-edge technology. 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. More 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.

76% of our people say they can be themselves at work without fear of judgement or discrimination.

Employee communities within Aviva Canada actively support our diversity and inclusion program based on five pillars – Gender, Abilities, Generations, Origins and Pride. 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. These teams are making important strides.

In 2018, the Origins Community celebrated the first inaugural Cultural Diversity Expo. This event was celebrated across the country. Over 200 people participated in the event by wearing their traditional dress, sampling different food options and listening to cultural music. The community received feedback that employees felt comfortable bringing their true selves to work and were delighted to educate others on their traditions. We expect this event to grow larger every year. Aviva Canada was also a proud sponsor of the Toronto Pride Parade where hundreds of employees marched in celebration and support of the LGBTQ community.



76% of our people say they can be themselves at work without fear of judgment or discrimination

In 2018:

91% of our employees participated in our annual engagement survey Voice of Aviva

Equal parental leave

In 2018, we were proud to continue on with our industry-leading equal parental leave policy, providing 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 will get equal time off and equal pay when a new child arrives in a family. All new parents receive 52 weeks of unpaid leave, 12 weeks of which are subject to top-up pay, acknowledging that both parents play equally important roles when welcoming new members to their family.

Women Creating Legacy in Insurance Scholarship Fund

This scholarship for women leaders in the insurance industry, which was established in 2017 in honour of Ms. Christie Mills – a trailblazer in the insurance industry who opened her own insurance brokerage in 1979, continued in 2018. Women who share Christie’s commitment to innovation and dedication to putting customers at the heart of every decision applied for the scholarship, and two exceptional leaders, Meghan Paczkowski and Laura Bolster, were awarded with an executive education course at Ivey Academy.



The Voice of Aviva

Each year, we take the pulse of our organization through “Voice of Aviva”, an engagement survey that we and other Aviva offices globally participate in. This allows employees to give us feedback about our workplace. In 2018, 91% of our employees participated in the survey. We take this feedback to heart and ongoing efforts are made across the business to address concerns to make this a great place to work. We are proud that many of our employees are comfortable speaking up, feel heard and take pride in working at Aviva.

Always learning

We believe it’s 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 had 53 employees complete their CIP last year. Learning programs such as “Moving to Great” and “Leading at Aviva” are available to encourage our employees to think independently, take accountability, and drive innovation.



Our commitment to customers

In 2018 we paid out:

\$3.5 billion

in claims to our customers

99% of all claims

That's

\$9.5 million every day

Putting the customer at the centre of everything we do

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 2018, we handled more than 311,000 new customer claims and managed 11 catastrophes, including the Ontario and Quebec wind events. We paid out \$3.5 billion in claims to our customers. Every day, our team of more than 1,700 professionals work with our broker and agency partners and network of suppliers to help get customers back on their feet after a claim.

Our response to catastrophes (CAT)

Wind was one of the primary factors for many of the 11 catastrophes in 2018. In fact, one Ontario and Quebec wind event in May resulted in the largest claim event by volume in Aviva Canada history. Two dedicated CAT teams worked around the clock for nine months, closing 95% of claims by the end of the year. A CAT Situation Management Response team was formed in July to monitor, track and alert about possible events that may affect our customers across the country. In 2018, the team monitored 69 potential situations with 10 immediate deployments.

Claims Service Satisfaction Guarantee

All personal home and auto claims are backed by our guarantee. 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 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.

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



Our commitment to customers

In 2018, we were proud to insure over:

2.7 million customers

1,845,000 cars

457,711 commercial vehicles

1,134,000 homes

154,164 commercial businesses

624,000

Leisure & Lifestyle products, such as cottages, boats, motorcycles and recreational vehicles

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.

Simplifying the claims journey for customers

Our ongoing mission to make the claims process easier and more efficient got a boost this year when we partnered with Snapsheet, the industry-leading provider of virtual claims technology for the personal and commercial insurance marketplace. Customers who file an auto claim can now submit photos through the app. Snapsheet's team of appraisers process and inspect the vehicle damage based on the photos using specialized software to provide an estimate for repairs. The customer then receives payment from Aviva and can take their car to a body shop of their choice. This is the first step in bringing virtual claims to the Canadian market. During a pilot program, 93% of Aviva Canada customers chose to opt in and use the virtual claims platform, enabling Aviva Canada customers to settle claims 20% to 40% faster than with traditional channels.

Adapting to our evolving world

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

Introducing Aviva Enterprise™ and Onpoint™

This year, we launched two new commercial solutions that respond to business changes and market trends and offer the flexibility to customize policies for any business. Aviva Enterprise™ is the first commercial insurance solution that provides an innovative, modular design under one policy with easy tailoring and convenient enhancements. Aviva Onpoint™ is a solution for businesses with revenue up to \$5 million. It provides the right coverage at an affordable price point – with an option to add more if needed. These new solutions reflect our customers' expectations that their insurance should be adjustable based on their business needs.

Auto insurance fraud in Canada

Auto insurance fraud is estimated to cost Canadians more than \$2 billion every year. Aviva is active in our efforts to fight fraud for the sake of our customers. Our second annual Aviva Fraud Report released in 2018, revealed that Ontarians, who pay among the highest auto insurance rates in the country (\$1,428 per driver), are increasingly aware of insurance fraud and support initiatives to fight it. In our efforts to combat this troubling issue, Aviva went undercover last year, launching a groundbreaking investigation into fraud allegedly conducted by auto repair shops and tow truck operators – using cameras to find out what happens to your car after it gets to the shop. Our cameras uncovered deliberate damage, misinformation on parts and repairs, and charging for services not received. We're committed to working with the industry to shed light on this very important issue and reducing the burden that fraud places on Canadians.

Undistracted Driving Campaign

Despite a significant increase in penalties and fines, we continue to see increased claims linked to distracted driving. Between 2016 and 2018, the number of distracted driving related claims across the country increased by 23%, and the majority of these accidents are preventable.

As part of our distracted driving awareness campaign, we equipped three Canadian drivers with in-car cameras and asked them not to use any devices in their car for a week. We released a video that shared their findings. "After you get used to it, you realize it's the right thing to do," said one driver. Aviva Canada continues to encourage Canadians to make roads safer for everyone by #Undistracted Driving.





Our digital journey

At Aviva, we are disruptors. We are innovators. We are digital first. We exist to serve our customers better.

Aviva Pitch Day

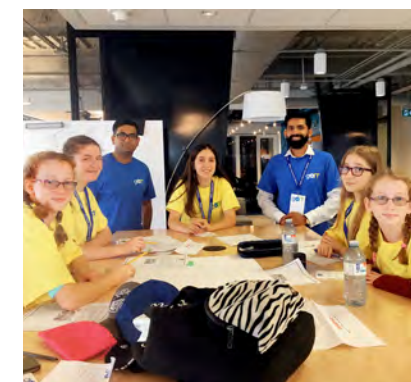
For the third straight year, we invited 10 leading-edge startups to pitch their ideas to our global venture capital fund, Aviva Ventures, for an equity investment of up to \$10 million. We look for startups that specialize in new technologies, data and analytics, disruptive distribution and innovative propositions. This year's Pitch Day was as vibrant as ever, with ideas that promised to disrupt or transform the insurance industry. Previous Pitch Days have led to investments in two North American companies.

Girls Learning Code Day and STEM Digital Hackathon

In honour of National Girls Learning Code Day on May 12th, we co-hosted a special event in Markham, Ontario, during which girls aged 8-13 learned coding and worked together to build a video game that addresses social issues and promotes change. In August, our Digital Garage hosted 40 girls, aged 11-17, from the Canadian Association for Girls in Science for a two-day hackathon dedicated to STEM: Science, Technology, Engineering and Mathematics. The girls worked with tech support to design a series of apps focused on a digital solution relating to sustainable development. The winning idea was Medisafe, an app designed to provide on-demand access to all medical records and prescription medications for a user securely on their smartphone.

Safe Neighbourhoods Hackathon

In partnership with OneEleven, North America's largest accelerator, we hosted the Safe Neighbourhoods Hackathon in November. The 48-hour event focused on developing technology-based solutions to make Canadian neighbourhoods safer and more connected. Hackathon partners from across industries, including representatives from Sidewalk Labs, City of Toronto, and ThinkData Works, provided mentoring, resources and data sets to help solve challenges that neighbourhoods face today, including increasing pedestrian-friendly communities, preventing distracted driving-related accidents, and increasing house-to-house communication. First place team Avocado Toast focused on increasing pedestrian safety at intersections and developed an app that provides real-time data to drivers about danger zones via audio and visual alerts.



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 2018, Aviva Canada employed 4,289 people in 10 provinces

Province	Full time	Part time	Grand Total
AB	287	3	290
BC	173	7	180
MB	45	1	46
NB	39		39
NL	7		7
NS	152	1	153
ON	3,121	25	3,146
PE	2		2
QC	412	11	423
SK	3		3
Grand Total	4,241	48	4,289

In 2018, Aviva Canada paid the following federal and provincial taxes:

(\$000 CAD)	Income Taxes	Premium and Fire Taxes	Total Taxes 2018
Total Federal	15,137		15,137
NL	330	6,890	7,220
PE	60	888	948
NS	455	7,044	7,499
NB	262	3,580	3,842
QC	966	16,036	17,002
ON	8,404	95,982	104,386
MB	164	2,914	3,078
SK	93	2,203	2,296
AB	2,018	32,530	34,548
BC	655	14,776	15,431
YT	16	217	233
NT	26	531	557
NU	8	193	201
Total Provincial	13,457	183,784	197,241
Total	\$28,594	\$183,784	\$212,378

In 2018, Aviva Canada made debt financing available to small businesses:

(\$000 CAD)	AB	NB	NL	NS	ON	QC	SK	Total
\$0-\$24	-	-	-	-	-	-	-	-
\$25 to \$99	-	-	-	-	421	-	-	421
\$100 to \$249	111	-	-	400	2,872	197	172	3,752
\$250 to \$499	-	399	-	350	4,780	-	-	5,529
\$500 to \$999	2,236	-	-	-	7,425	-	-	9,661
\$1,000 to \$4,999	5,863	3,104	3,137	4,983	67,778	4,495	-	89,360
\$5,000+	18,643	20,000	-	-	75,603	63,145	-	177,391
Total	26,853	23,503	3,137	5,733	158,879	67,837	172	286,114

In 2018, Aviva Canada invested the following in bonds:

(\$000 CAD)	AB	BC	MB	NB	NS	ON	QC	SK	Total
Federal Bonds	-	-	-	-	-	-	-	-	3,081,600
Provincial Bonds	139,400	318,100	79,100	13,600	55,100	585,700	487,300	85,400	1,763,700
Municipal Bonds	6,700	166,400	-	-	-	49,200	20,800	-	243,100
Total	146,100	484,500	79,100	13,600	55,100	634,900	508,100	85,400	5,088,400

Aviva Canada has also invested \$1,741.1 million in Canadian corporate bonds.

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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    

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