

Aviva Canada

Public Accountability Statement

2019

Who we are

Aviva Canada is one of the leading property and casualty insurance groups in the country, providing home, automobile, lifestyle and business insurance to 2.4 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, 2019. All financial figures are expressed in Canadian dollars.

Aviva Canada's 2019 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. Ltd.
- S&Y Insurance Company
- Traders General Insurance Company
- Aviva General Insurance Company

2019 highlights

- Total charitable donations:
\$972,706
- Number of people helped through community investment activities:
133,551
- Number of community projects supported:
501
- Employee volunteer hours:
8,219

Our people

Aviva Canada's workforce is made up of more than 4,000 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.

Number of employees in Canada

Province	Full Time	Part Time	Grand Total
AB	278	2	280
BC	109	1	110
MB	40	2	42
NB	13		13
NL	8		8
NS	136	1	137
ON	3147	23	3170
PE	2		2
QC	372	11	383
SK	3		3
Total	4108	40	4148

AvivaGives

Aviva Canada employees give their time, energy and money to worthy causes every year. AvivaGives 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 Canada.

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.

Employees giving back

- Employees in Alberta volunteered with their local Youth Empowerment & Support Services
- 128 employees in Quebec volunteered their time at Ronald McDonald House
- Employees from Dartmouth volunteered at Feed Nova Scotia

Take Back Our Roads

In mid-2019, Aviva launched Take Back Our Roads – a multi-year road safety initiative with the goal of making Canadian roads and school zones safer for all, by reducing the number of fatalities and serious injuries. More than just an educational campaign, Take Back Our Roads, is a longer-term investment in innovation and data-driven solutions to implement real environmental changes to make our roads safer.

Take Back Our Roads is grounded in 3 pillars:

- **Projects** – working on the ground with communities to help tackle road safety problems
- **Innovations** – partnerships with companies, governments and non-profits to advance the adoption of innovative safety products, initiatives and technology.
- **Employee engagement** – utilizing our workforces' depth of skill to take a data driven approach to solving issues around road safety.

Key initiatives from the first year of Take Back Our Roads include the Safe x Connected Cities Accelerator and The Elementary Road Safety Program

The Safe x Connected Accelerator Program

- We've partnered with Highline Beta to create the [Safe x Connected Cities Accelerator](#), a challenge based platform to help scale startups with a proven ability to tackle road safety, mobility and smart city challenges.
- The accelerator provides startups with coaching and tailored programming that helps them connect into enterprise program partners, accelerate their relationship to test their products in-market and scale their pilot partnerships into a commercial deal.
- To date, we have selected three innovative startups who are each tackling road safety in a unique way. Our aim is to support additional startups through the accelerator in the years to come
- In 2019, we provided over \$165,000 of funding to Highline Beta to launch the first round of our Safe x Connected Cities Accelerator

The Elementary Road Safety Program

- We've partnered with Parachute, Canada's national charity dedicated to injury prevention to create the Elementary Road Safety Program to make Canadian school zones safer.
- From 2019-2023, 20 schools from across Canada will be selected to each receive \$10,000 and program support from Aviva Canada and Parachute, which will go to make tangible environmental changes to improve road safety in their school zones.
- The first schools selected for the Elementary Road Safety Program are:
 - St. Michael the Archangel Catholic Elementary School (Vaughan, Ontario)
 - Phoebe Gilman Public School (East Gwillimbury, Ontario)
 - St. Stephen Catholic School (Ottawa, Ontario)
- The remaining 17 schools will be selected over the next two years through consultations with school boards and public safety groups across Canada. In 2019, we provided Parachute with \$234,000 of funding and we're committed to giving \$1,770,000 to the partnership for a five-year period.

Commitment to meeting accessibility needs

Aviva Canada offers services and accommodations to meet the accessibility needs of our customers. This includes 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.

Canadian Red Cross, Community Health and Wellness

As the founding Community Health & Wellness Corporate Partner, Aviva Canada's funding support is instrumental in enabling the Canadian Red Cross to meet the growing health needs of Canadians across the country. Through this multiple year 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.

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 2019, Aviva Canada made debt financing available to small businesses:

(\$000 CAD)	Alberta	New Brunswick	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
\$0-\$24							
\$25 to \$99			50	234			284
\$100 to \$249	117		600	2,753	181	110	3,761
\$250 to \$499	464	340	350	3,594			4,748
\$500 to \$999	2,507			8,940			11,447
\$1,000 to \$4,999	4,988	2,802	4,446	50,807	3,891		66,934
\$5,000 and greater	17,753	20,000		30,333	60,729		128,815
Total	25,829	23,142	5,446	96,661	64,801	110	215,989

In 2019, Aviva Canada invested in the following bonds:

(\$000 CAD)	Alberta	British Columbia	Manitoba	New Brunswick	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
Federal Bonds									3,367,100
Provincial Bonds	152,100	415,800	82,300	13,400	51,300	584,200	427,200	86,100	1,812,400
Municipal Bonds		149,700				20,200	21,200		191,100
Total	152,100	565,500	82,300	13,400	51,300	604,400	448,400	86,100	5,370,600

Aviva Canada has also invested \$1,609.1 million in Canadian corporate bonds.

In 2019, Aviva Canada paid the following federal and provincial taxes:

(\$000 CAD)	Income Taxes	Premium & Fire Taxes	Total Taxes
Total Federal	18,861		18,861
Newfoundland	391	7,598	7,989
Prince Edward Island	70	1,162	1,232
Nova Scotia	588	7,141	7,729
New Brunswick	302	3,646	3,948
Quebec	1,207	16,657	17,864
Ontario	10,155	100,242	110,397
Manitoba	195	3,149	3,344
Saskatchewan	99	2,340	2,439
Alberta	1,950	30,747	32,697
British Columbia	827	16,823	17,650
Yukon	20	233	253
Northwest Territories	30	456	486
Nunavut	11	208	219
Total Provincial	15,845	190,402	206,247
Total	\$34,706	\$190,402	\$225,108

Contact us

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