

Aviva Canada

# Public Accountability Statement 2020





# Aviva Canada

## Public Accountability Statement – 2020

### 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 20<sup>th</sup> 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 for the fiscal year January 1 to December 31, 2020. All financial figures are expressed in Canadian dollars.

Aviva Canada’s 2020 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

## 2020 highlights



Total charitable donations

\$1,109,086



Number of people helped through community investment activities

27,720



Number of community projects supported

330



Employee volunteer hours

2,522

## 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

Row Labels	Full Time	Part Time	Grand Total
AB	226	1.6	267.6
BC	105	0.8	105.8
MB	41	0.8	41.8
NB	34	0	34
NL	8	0	8
NS	130	0	130
ON	3,202	17.14	3,219.14
PE	0	0	0
QC	374	8.8	382.8
SK	2	0	2
<b>Total</b>	<b>4,162</b>	<b>29.14</b>	<b>4,191.14</b>

## AvivaGives

Aviva Canada employees give their time, talent and energy to worthy causes every year. AvivaGives supports our employees by giving them time off work to volunteer in their community and matching donation and fundraising efforts to charities they care about most.

### Matching dollars

We match employee charitable donations up to **\$300** per year. In 2020, Aviva Canada employees came together to give back and demonstrate compassion and generosity during difficult times. Our people donated **\$180,803**, more than they ever have before and with two double matching promotions offered, a total of over **\$412,000** was donated to causes across Canada.



### Team fundraising dollars

We match team fundraising up to \$5,000 per fundraiser across Aviva Canada.

## Volunteer days

Employees can take up to three days off every year to volunteer in their communities. In 2020, we expanded our volunteer days to include informal volunteering like donating blood, organizing food drives for the food bank, or helping elderly neighbours and family members with essential errands. Virtual volunteer opportunities were also made available so employees could continue to support their communities safely and remotely. Some of these activities included:

- Our marketing team and their families volunteered remotely with the Neighbourhood Network to create and share art with seniors who were struggling with isolation.
- Across the country, employees participated in Aviva's fifth Global Mapathon and volunteered virtually to map 2,560 buildings in Niger where humanitarian organizations, like the Red Cross, are helping to meet the needs of vulnerable people.
- In Oakville, Ontario, employees volunteered with the Hamilton Conversation Authority to clean up the busiest section of Confederation Beach Park.
- Employees in Saint John supported Romero House on all fronts. They donated 1,056 bottles of water, wrote uplifting notes to include with meals and donated items from Romero House's wish list, helping meet the needs of those who needed additional support throughout the pandemic.
- Edmonton employees fundraised to purchase 93 hats, mitts, and gloves for St. Francis of Assisi School. These were donated to children, many new to Canada, to make sure they were prepared for the winter months.

## COVID-19 Support

At Aviva, we help people and businesses restore their lives back to normal as quickly as possible after a claim. We're there to support customers after a fire, an auto accident or a natural disaster – and help them come back strong.

For many of us, the pandemic has been one of the most difficult periods we have ever faced. In communities across Canada, we have pulled through this by coming together and supporting one another the best way we can.

Since the start of the COVID-19 pandemic in March 2020, we've offered various temporary relief measures – both immediate and longer-term, amounting to over \$147 million in total relief, to help impacted customers and businesses. These included:

- A \$500,000 donation to support the Canadian Red Cross with their Response and Emergency Management programs for COVID-19, as well as other disaster response efforts
  - This donation supported individuals in approximately 300 communities nationally, and 27,000 isolated individuals who didn't have a support network, to get help through the Red Cross telephone assurance program
- Flexible payment options for vulnerable customers impacted by COVID-19
- Deferred payments and non-sufficient funds fees for drivers and businesses
- Premium reduction based on usage, those who have stopped driving entirely could reduce their auto insurance premiums by up to 75% by applying Aviva's new #StayHome endorsement
- Freeze on premium increases at renewal
- Complimentary roadside assistance for police, paramedics, firefighters, and healthcare workers

Despite the pandemic, many of our employees continued to volunteer their time with organizations and causes that are important to them. For example, some helped support the elderly and vulnerable to ensure those in self-isolation remained safe, healthy, and connected to their community, while others in Montreal volunteered with the Canadian Red Cross' Food Aid Distribution Project with the City of Montreal to assist with handing out food hampers to the homeless.



Aviva's [Take Back Our Roads](#) social impact platform aims to make Canadian roads and school zones safer for all, by reducing road fatalities and serious injuries.

We're focused on bringing together people, through partnerships and data, to tackle road safety solutions. It's about making meaningful change to the physical world around us – change that can't be ignored. In 2020, we were excited to have received an [IMCA Award for Best in Show for Corporate Social Responsibility](#). We further deepened our impact in the road safety space through key partnerships:

### The Safe x Connected Accelerator Program

- Through our partnership with Highline Beta we launched the [Safe x Connected Cities Accelerator](#), to help scale startups with a proven ability to tackle road safety, mobility and smart city challenges.
- The 1st year accelerator focused on [pilots](#) with three startups:
  - [MicroTraffic](#) – Five municipalities (Calgary, Halifax, Hamilton, Toronto and Vancouver) were selected to receive a grant through a [national grant program](#), to help improve safety at over 60 road intersections across Canada. The diagnostic report with findings and recommendations for the municipalities is expected to be available in April 2021.
  - [PreAct Technologies](#) – Carried out vehicle crash simulations using Aviva's injury claims data to test out their sensory technology. A report on this pilot highlights that PreAct's technology has the potential to reduce vehicle collision injuries by 30%. The public release of this report is pending.
  - [LifeSaver Mobile](#) – Piloting their distracted driving solution for six months with internal claims drivers.
- The call for applications for the 2nd cohort of ventures for this accelerator program was launched in October, 2020. The list of new ventures for this next round will be made public in February 2021.

Our partnership with **Parachute**, Canada's national charity dedicated to injury prevention, focuses on the Elementary Road Safety Program, aims to make Canadian school zones safer.



- In 2020, we provided Parachute with \$350,000 of funding and committed to giving an additional \$1,770,000 to the partnership over a five-year period. All Elementary Road Safety program recipients receive a step-by-step project guide, a \$10,000 grant to use on school zone improvements, as well as access to a dedicated Elementary Road Safety project manager and an evaluator from Parachute to support them every step of the way.
- From 2019-2023, 20 schools across Canada will be selected as Elementary Road Safety recipients. Each will receive program support from Aviva Canada and Parachute, enabling them to make tangible environmental changes to improve road safety in their school zone.
- The first three schools selected for the Elementary Road Safety Program are:
  - St. Stephen 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.
- Aviva Canada and Parachute have also developed a digital version of the Elementary Road Safety Guide available at [www.takebackourroads.ca](http://www.takebackourroads.ca) and [parachute.ca/elementaryroadsafety](http://parachute.ca/elementaryroadsafety) for any parent or school group interested in making their school zone safer.

## Mothers Against Drunk Driving (MADD) Canada

- In November 2020, we partnered with [MADD Canada](#) on the [SmartWheels program](#) to teach students in grades 4-6 about impaired driving. We believe in teaching them from a young age, to help them understand the dangers of impaired driving.
- SmartWheels is available in the traditional in-person format or remote format via a new online platform.
- We also provided MADD Canada with a \$50,000 sponsorship for the 2020-2021 school year. In 2020, Aviva sponsored 25 SmartWheels presentations and over 450 students from Ontario Elementary schools participated in the program.
- The SmartWheels program was also offered to Aviva employees and brokers. It was an interactive program, allowing those who took part to start having these important conversations at home with their children.

## Diversity and Inclusion

Aviva's approach to Diversity and Inclusion is about creating an environment where people are heard, valued and celebrated for their different perspectives. We believe Diversity & Inclusion leads to more innovation, more opportunities for all and a stronger, more engaged workforce.

Our Diversity and Inclusion strategy focuses on five communities: race and ethnicity, LGBTQ2S+, gender, age and disabilities. In 2020 we made a difference in each of these areas. Some highlights include:

- In partnership with Dr. Laura Morgan Roberts, we launched unconscious bias training for all employees. This training is ongoing and equips our people to learn and act in ways that can eradicate racial bias, inequality and injustice at work.
- We launched the #ThisIsMe campaign for employees to identify their race/ethnicity, religious beliefs and sexual identity. This information helps to make sure we're creating an inclusive place to work.

- We joined the BlackNorth Initiative – a pledge by corporations to commit to seven goals that will help move Canada towards ending anti-black systemic racism and creating opportunities for underrepresented groups.
- We encouraged and supported employee well-being throughout the pandemic with virtual wellness seminars and developing a team of Wellness Heroes – advocates in each branch across the Aviva community who promote available resources for wellness and disability.

## **Commitment to meeting accessibility needs**

Aviva Canada is committed to the full and equal inclusion and participation of our customers with disabilities and offers services and accommodations to meet the accessibility needs of our customers. This includes providing policy documents in large print, braille or other formats, including accessible PDF documents, as required. In addition, our websites are designed according to WCAG (Web Content Accessibility Guidelines) 2.0 to provide an accessible user experience. We are committed to continually improve the usability of our sites.

Aviva will provide our customers with disabilities equal access to the goods, services and benefits we provide. We do not discriminate on the basis of disability and hold ourselves to high standards of inclusion in all our work.

## **Canadian Red Cross, Community Health and Wellness**

Aviva is the founding partner of the Community Health & Wellness (CHW) program. Our funding helps meet the growing health care needs of Canadians by providing exceptional support and respecting individual choice, dignity and independence. As Canada's population ages, quality health care is becoming more complex and in demand more than ever.

The "Community Connector" pilot program has made significant connections between isolated and vulnerable Canadians and their health care teams. Throughout its first four years, the Canadian Red Cross has successfully implemented the "Community Connectors" project via two pilots in Hamilton and Sault Ste. Marie, Ontario and completed 575 client visits.

The "Community Connector" pilot program has also sparked new innovations such as the community resource mapping platform and the new volunteer survey tool. These innovations will enhance volunteer experience and enable the Canadian Red Cross to continue to provide essential health care services to aging Canadians.

## **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 2020, 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	93	-	50	135	-	-	-
\$100 to \$249	222	237	1,046	1,857	-	-	278
\$250 to \$499	411	-	334	2,279	-	-	3,362
\$500 to \$999	2,333	761	-	7,711	-	-	3,024
\$1,000 to \$4,999	8,700	1,629	3,599	39,811	3,255	-	10,805
\$5,000 and greater	16,794	20,000	-	45,283	74,759	-	156,836
<b>Total</b>	<b>28,553</b>	<b>22,627</b>	<b>5,029</b>	<b>97,076</b>	<b>78,014</b>		<b>231,299</b>

### In 2020, Aviva Canada invested in the following bonds:

(\$000 CAD)	Alberta	British Columbia	Manitoba	New Brunswick	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
Federal Bonds	-	-	-	-	-	-	-	-	3,321,914
Provincial Bonds	150,232	366,247	82,904		55,997	681,763	489,953	44,184	1,871,280
Municipal Bonds	-	147,695	-	-	-	29,664	22,079	-	199,438
<b>Total</b>	<b>150,232</b>	<b>513,942</b>	<b>82,904</b>		<b>55,997</b>	<b>711,427</b>	<b>512,032</b>	<b>44,184</b>	<b>5,392,632</b>

**Aviva Canada has also invested \$1,912.6 million in Canadian corporate bonds.**



**In 2020, Aviva Canada paid the following federal and provincial taxes:**

(\$000 CAD)	Income Taxes	Premium & Fire Taxes	Total Taxes
Total Federal	46,675	-	46,675
Newfoundland	803	7,888	8,691
Prince Edward Island	339	1,919	2,258
Nova Scotia	1,354	7,458	8,812
New Brunswick	930	4,237	5,167
Quebec	4,183	18,642	22,825
Ontario	19,660	99,892	119,552
Manitoba	669	3,144	3,813
Saskatchewan	342	2,496	2,838
Alberta	3,968	30,728	34,696
British Columbia	3,150	20,377	23,527
Yukon	75	308	383
Northwest Territories	63	619	682
Nunavut	54	321	375
<b>Total Provincial</b>	<b>35,590</b>	<b>198,029</b>	<b>233,619</b>
<b>Total</b>	<b>\$82,265</b>	<b>\$198,029</b>	<b>\$280,294</b>

**Contact us**

Aviva Canada Inc.  
 10 Aviva Way, Markham, ON  
 L6G 0G1 Canada  
 T: 1-800-387-4518

E: [communications.canada@aviva.com](mailto:communications.canada@aviva.com)