

It takes

# AWWA

Aviva Canada  
2022 Sustainability Report





It all starts with our customers.

This report sets out how we are here today for a better tomorrow for our customers, operating sustainably for our people, shareholders and society.

# It takes Aviva.

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### Our reporting suite

This report represents the period of January 1 to December 31, 2022 and can be read alongside our disclosure in accordance with the Taskforce on Climate-Related Financial Disclosures (TCFD) and our Public Accountability Statement (PAS).

Certain metrics and data contained in this report have been subject to reasonable assurance. The remainder of the information contained within this Report was not subject to the assurance engagement. You can read more about the scope of this work, including the metrics and data in scope of the assurance on page 4 of our 2022 Climate-related Financial Disclosure Report.



Climate-related Financial Disclosure 2022

+ Download PDF



Public Accountability Statement 2022

+ Download PDF

Read more and find our reporting suite in the download centre on our website: [aviva.ca/en/about-aviva/sustainability](https://aviva.ca/en/about-aviva/sustainability)

## CEO message

At the end of 2022, I had the opportunity to participate in the UN Biodiversity Conference: COP 15 in Montreal alongside Aviva Group's CEO Amanda Blanc, the former head of the Bank of Canada and the Bank of England, Mark Carney, our partner the World Wildlife Fund (WWF-Canada), and other senior industry executives from across the globe. This historic meeting of seemingly disparate parties, all united toward a common goal, reinforced what I already knew – what we are doing to achieve a net-zero future will be the most important work of our lives.

### A year of momentum

As I am writing this, our people are on the ground helping customers affected by the wildfires in Alberta and Nova Scotia. This is what we do.

At Aviva, being one of the first to chart a path toward net zero means we are often navigating uncharted territory. Despite this, we've built good momentum within various parts of our business. We leaned in, deepened our understanding, and experimented. We do not have all the answers, but that's not stopping us from forging ahead, finding solutions and doing what's right for our shared planet.

Since announcing our 2040 net-zero ambition in 2021, our people have rallied behind it. I am immensely proud of our multiple climate working groups who, amid some headwinds, were able to hit some milestones.

I'll highlight a few key achievements:

- achieved 44% cumulative reduction in carbon intensity since 2019
- invested \$449M in sustainable assets, ahead of and surpassing our \$350M by 2023 target
- introduced a new electric vehicle (EV) insurance solution to incentivize EV adoption for customers

- wrote six new renewable energy accounts, totaling approximately \$7M, and established a renewable energy working group across underwriting, client relationship management, and risk management
- piloted our first parametric insurance product for small and medium businesses in select industries
- launched our inaugural Climate Day in June where over 1,100 of our people came together to take action on climate and plant trees
- published our first Sustainability Report, including a TCFD chapter, two years ahead of mandatory disclosure requirements

To cap off 2022, Aviva's science-based targets were validated by the Science-Based Targets initiative (SBTi). This was a global milestone for Aviva as the validation brings credibility and accountability to our emissions targets, but also acknowledges the veracity of the path we have mapped out as we transition to a net-zero company.





## CEO message continued

Aviva takes its role as a leader on sustainability seriously and uses its scale to drive customers, businesses, and governments to act with greater urgency in the transition to a low-carbon economy. In addition to introducing products that reward and encourage climate-friendly customer choices, we are actively seeking opportunities to support the renewable energy sector through our underwriting approach. We are also working with our suppliers to help them on their own net-zero journeys, with 30% globally now signed up to the SBTi.

### Achieving greater impact with partners

But sustainability is about more than getting to net zero. Addressing emissions is critical, but it isn't enough to save the ecosystems that sustain life on our planet or help facilitate our economy's transition to clean energy. For this critical work, we leverage strong partnerships that enable us to invest in building stronger, more climate-resilient communities.

In partnership with Earth Day Canada, we launched [Charged for Change](#), investing \$3M in EV charging infrastructure for communities without sufficient access. I am glad that we were able to identify a specific pain point in terms of EV adoption and take direct action to address that. I'm looking forward to seeing the impact made to the communities when the charger installations are completed, and extend my congratulations again to the seven winning communities.



### Charged for Change Recipient Communities

#### Legend

- 1 Township of Manitouwadge
- 2 Town of Thessalon
- 3 Municipality of East Ferris
- 4 Township of Essa
- 5 Township of Selwyn
- 6 The County of Prince Edward
- 7 Town of Pelham

There is so much more we need to do. Working with partners like WWF-Canada through its Nature and Climate Grant Program, we're tackling biodiversity loss. We are also actively seeking to work with partners to help us abate residual carbon emissions and have set aside \$23M, as part of Aviva's £100M global investment in nature-based carbon removal projects.

We are advancing our diversity, equity and inclusion (DE&I) efforts towards building a more diverse, inclusive, and equitable future. Our talented and highly engaged people are what makes Aviva brilliant and we'll continue to ensure they can grow and succeed by being themselves. Our five DE&I communities, run by passionate people across the organization, have made some good strides in the year including:

- becoming the first financial services company in Canada to achieve 50/50 male-female split (VP+)
- achieving 35% visible minorities (VP+)
- having 3X female successors & 4X visible minority successors for future leadership positions since 2020
- creating opportunities for under-represented people/groups to succeed including the launch of our Female Returners Programs and our Black Student Internship Program

In 2023, we will continue our focus on listening, learning, and taking action to create meaningful change. Our work will not be done until our industry reflects the diversity that is the bedrock of Canadian society.

### A call to action

As I reflect on 2022, I feel incredibly proud of all that our people have accomplished. It is also clear that so much more needs to be done.

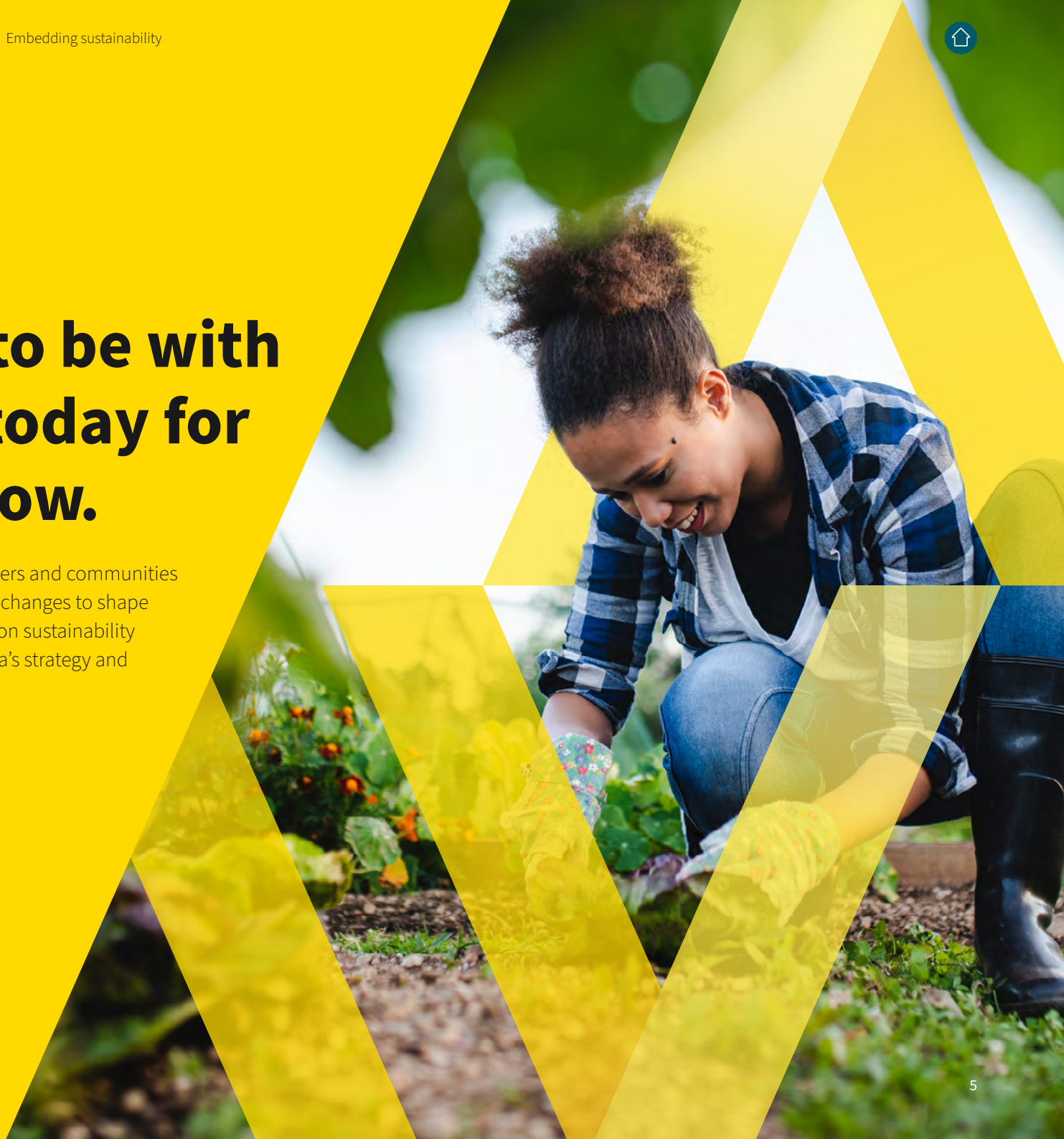
Tackling climate change is a collective effort. It's easy to be impatient, as I am, in wanting to see more being done to tackle climate change and biodiversity loss. I'd love to see peers and other businesses take what Aviva is doing and try to beat us, set the bar higher or take actions that will be more impactful. Healthy competition is a good thing and can accelerate Canadians moving to a low to zero-carbon economy.

The only path forward is one forged through bold action. What we do today determines the legacy we leave behind for generations to come.

**Jason Storch**  
Chief Executive Officer, Aviva Canada

# Our purpose is to be with our customers today for a better tomorrow.

That's why we are committed to protecting our customers and communities beyond insurance products and are making ambitious changes to shape a better future. Aviva plc has been a recognized leader on sustainability issues for decades. It is now a fundamental part of Aviva's strategy and integral to what we do as a business.





# Our Sustainability Ambition

Changing our world for the better takes **action**. What we do today decides what's possible tomorrow.

Our Sustainability Ambition is focused on three core areas: acting on climate change, building stronger, more resilient communities, and embedding sustainability in our business. It is complemented by clear governance and decision-making, transparent reporting, and by proactively engaging our stakeholders.



## Climate action

Building on our climate work over the last three decades, Aviva Canada is working toward the most ambitious carbon reduction plan of any major insurer in the world today. Globally, Aviva's ambition is to:

- become a net-zero company by 2040<sup>1</sup>;
- achieve a 25% reduction in carbon intensity of assets by 2025, and 60% by 2030; and
- achieve net-zero operations and supply chain by 2030.



## Building stronger communities

We have engaged our people, customers, and partners in building communities that are stronger and more resilient to the climate crisis, contributing to a more diverse and inclusive Canada. Globally, Aviva is aiming to:

- donate 2% of our annual profits to community investment<sup>2</sup>;
- make 10 million people more resilient through initiatives that enhance climate, financial, and health and wellbeing resiliency, and build a more diverse and inclusive society; and
- achieve over 300,000 volunteering hours by 2025.

We also inspire our people in Canada to give back to the causes that matter most to them through our AvivaGives volunteer and giving program.



## Embedding sustainability

From how we make decisions to how we act and communicate, we are embedding sustainability across all parts of our business with clear accountability for our actions, transparent reporting, and respect for human rights. Globally, Aviva's goals are:

- building an inclusive and diverse workplace;
- establishing robust governance, measurement, and reporting for sustainability;
- helping drive the public debate on sustainability in our sector and beyond.

<sup>1</sup> This covers shareholder and policyholder assets where Aviva plc has control and data, and the main asset classes of Aviva's core markets (credit, equities, direct real estate and sovereign debt) which includes Aviva Canada.

<sup>2</sup> Percentage of profits earned by Aviva globally across its core markets which includes Aviva Canada.



## 2022 key highlights

### Climate action

<p><b>\$449M</b></p> <p>Invested in sustainable assets, ahead of our 2023 target</p>	<p><b>100%</b></p> <p>Renewable electricity for all offices, ahead of our 2025 target</p>
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### Embedding sustainability

<p><b>50/50</b></p> <p>First major financial services company in Canada to achieve 50/50 male-female split for VP and above</p>	<p><b>35%</b></p> <p>Visible minorities at the VP level and above</p>
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### Building stronger communities

<p><b>153K</b></p> <p>Canadians helped</p>	<p><b>\$3.6M</b></p> <p>Invested in communities</p>	<p><b>8,835</b></p> <p>Volunteer hours</p>	<p><b>\$210K</b></p> <p>In employee donations</p>	<p><b>\$197K</b></p> <p>In matched corporate donations</p>
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# Climate action

Our ambition is to become a net-zero carbon emissions company by 2040.

The climate crisis is the greatest threat facing our planet. Taking action now is the best thing we can do for our customers, business, shareholders, and future. Our [Climate Transition Plan](#) provides us with a clear direction as we remain committed to moving forward towards our net-zero ambitions.

Building on our climate work over the last three decades, our plan is bold and backed by accountability to science-based targets.

## SBTi Validation

In 2022, Aviva received validation of our science-based targets following approval from the Science Based Targets initiative (SBTi). The approval of the targets, aligned to a 1.5°C pathway for operations, supply chain and investments, are a key milestone in our journey to become a net-zero company by 2040. Read more about this milestone achievement in Aviva Canada's [TCFD report](#).







# The road to 2040

## Aviva's climate goals

Our ambition is to become a net-zero carbon emissions company by 2040\*. Read more about our climate goals in our [TCFD report](#) and at [www.aviva.com/climate-goals](http://www.aviva.com/climate-goals).



### Our progress so far

- Aviva becomes the first major insurer to announce net zero by 2040 ambition
- achieved 43.3% reduction of Aviva plc's absolute Scope 1 and Scope 2 operational emissions from 2019 base year
- Aviva plc is a founding member of the Net Zero Insurance Alliance (NZIA). Aviva Canada is also represented
- stopped underwriting insurance for companies making more than 5% of their revenue from coal or unconventional fossil fuels, unless they have signed up to Science Based Targets initiative (SBTi)
- published [Biodiversity Policy](#)
- achieved 100% renewable electricity for all Canadian offices, ahead of our 2025 goal

### New in 2022

- Aviva plc released first [Climate Transition Plan](#)
- Aviva Canada published its first annual Sustainability Report, including a TCFD chapter
- Aviva Canada launched its inaugural Climate Day in June where over 1,100 employees came together to take action on climate, planting trees
- Aviva plc, with contributions from Aviva Canada, published "one-year-on" [Biodiversity Report](#)
- Aviva plc, including Aviva Canada, attended COP15 on biodiversity
- Aviva plc, including Aviva Canada, achieved validation of its science-based targets (SBTs) by SBTi

#### By 2023

Invest \$350M in sustainable assets



#### By 2025

Cut 25% of the carbon intensity in our investments

Use 100% electric/hybrid new vehicle leases for our Canadian fleet



#### By 2030

Cut 60% of the carbon intensity in our investments

Have net-zero operations and a net-zero supply chain

£100M committed to nature-based solutions



#### By 2040

Be a net-zero company across our value chain, with net-zero carbon investments and insurance



\* This will cover shareholder and policyholder assets where we have control and data; and the main asset classes of core markets (credit, equities, direct real estate and sovereign debt). We will be able to expand this further as new data and methodologies become available. For more details please see [www.aviva.com/climate-goals](http://www.aviva.com/climate-goals).



## Our strategy

We are focused on five key areas to deliver on our climate strategy:

### Accountability and leadership



Ensuring Aviva leads from the front through alliances and our actions to meet net zero

### Decarbonizing our investment portfolio



Reducing financed emissions in our investment portfolio and investing in sustainable assets

### Insuring a net-zero future



Underwriting renewable energy infrastructure and proposing a methodology for net-zero underwriting

### Targeting operations and supply chain



To be net zero by 2030 through the SBTi

### Embedding climate in our culture



Educating our employees on their role in the just transition to a low-carbon future



# 2022 overview

What we set out to do	What we achieved
<b>Accountability &amp; leadership</b>	
<b>Sign up to the SBTi<sup>1</sup></b>	<ul style="list-style-type: none"> <li>gained validation of targets from the SBTi</li> </ul>
<b>Lead and influence</b>	<ul style="list-style-type: none"> <li>as part of the Sustainable Finance Action Council (SFAC), provided recommendations to the Government on prioritization pertaining to disclosures – that Canada should aim to achieve near-complete coverage of the Canadian economy with disclosures aligned to international standards</li> </ul>
<b>Lead, report and disclose</b>	<ul style="list-style-type: none"> <li>published first Sustainability Report, including a TCFD chapter, ahead of mandatory requirements</li> <li>TCFD disclosed three Canadian metrics, assured to a “reasonable” level of assurance               <ul style="list-style-type: none"> <li>weighted average carbon intensity</li> <li>investment in sustainable assets</li> <li>weather-related losses</li> </ul> </li> </ul>
<b>Tackle biodiversity loss</b>	<ul style="list-style-type: none"> <li>Aviva Canada’s CEO participated in several speaking events at COP15, pushing for collaboration with governments and businesses</li> <li>contributed to <a href="#">Aviva plc’s Biodiversity Report</a></li> </ul>
<b>WWF-Canada partnership and Nature and Climate Grant Fund</b>	<ul style="list-style-type: none"> <li>supported 6 organizations for the 2022–2023 field season. Impact made:               <ul style="list-style-type: none"> <li>302+ hectares of wetland, grassland, shoreline, agricultural and former industrial sites restored</li> <li>61,714 trees and shrubs planted</li> <li>over 51 species at risk populations benefiting from restoration</li> </ul> </li> </ul>
<b>Nature-based carbon removal projects to support us in sequestering our residual emissions</b>	<ul style="list-style-type: none"> <li>set aside \$23M (of global budget of €100 million) for Canadian nature-based carbon projects</li> </ul>

What we set out to do	What we achieved
<b>Decarbonizing our investment portfolio</b>	
<b>Set ambitious targets for our Canadian investment portfolio including:</b>	<ul style="list-style-type: none"> <li>44% cumulative reduction in carbon intensity since 2019</li> <li>\$449M of sustainable assets purchased ahead of our 2023 target</li> </ul>
<ul style="list-style-type: none"> <li>reduction in carbon intensity of investments of 25% by 2025 and by 60% by 2030</li> <li>\$350M invested in sustainable assets by 2023</li> </ul>	
<b>Insuring a net-zero future</b>	
<b>Work with industry to develop net-zero underwriting methodology with NZIA</b>	<ul style="list-style-type: none"> <li>contributed to the development of the NZIA target setting protocol</li> </ul>
<b>Supporting customers through transition to net zero</b>	<ul style="list-style-type: none"> <li>helped TransAlta, a customer, to transition, with a surety bond to support the reclamation of its coal mine</li> </ul>
<b>Offering climate-conscious products</b>	<ul style="list-style-type: none"> <li>introduced a new electric vehicle (EV) insurance solution that offers features and benefits to personal insurance customers to make EV adoption easier</li> <li>offers up to \$1,000 to install a backwater valve or sump pump following damage from a water claim</li> <li>established a renewable energy working group across underwriting, client relationship management, and risk management               <ul style="list-style-type: none"> <li>wrote six new accounts, totaling approximately \$7M in the first year</li> <li>piloted our first parametric insurance product for small and medium businesses in select industry segments</li> </ul> </li> </ul>

<sup>1</sup> The SBTi is a collaboration between United Nations Global Compact, CDP (a global disclosure system), World Resources Institute and Worldwide Fund for Nature.



What we set out to do	What we achieved
<b>Targeting operations and supply chain</b>	
<b>Get suppliers signed up to the SBTi</b>	<ul style="list-style-type: none"> <li>established interim net-zero supply chain target of supplier spend signed up to the SBTi</li> <li>created a strategy and roadmap for engaging suppliers to support Aviva in our net-zero journey by signing up to SBTi and supporting sustainable claims management processes</li> </ul>
<b>Renewable energy and emission reductions</b>	<ul style="list-style-type: none"> <li>met RE100 commitment of achieving 100% renewable energy two years early</li> </ul>
<b>Data-driven office buildings</b>	<ul style="list-style-type: none"> <li>achieved reduction in power demands across all buildings, resulting in lower energy usage, saving us costs and reduced impact on the environment</li> <li>awarded the Green Apple Environmental Award for this smart building optimization work with our partner, Carbon Intelligence, in Oakville and Markham offices</li> </ul>
<b>Accelerate the use of electric or plug-in hybrid vehicles in corporate fleet</b>	<ul style="list-style-type: none"> <li>added three PHEVs to our corporate fleet in 2022. We continue to explore solutions to ensure we meet our commitment</li> </ul>
<ul style="list-style-type: none"> <li>deliver all new company car leases through battery electric, plug-in hybrid (PHEV), or hydrogen fuel cell electric vehicles by 2025</li> </ul>	
<b>Eliminate single-use plastics from our operations</b>	<ul style="list-style-type: none"> <li>remains a short-term challenge that we continue to address. Looking for solutions to eliminate single-use plastic once again in 2023</li> </ul>

What we set out to do	What we achieved
<b>Embedding climate in our culture</b>	
<b>Involve our people in taking climate action and tackling biodiversity loss</b>	<ul style="list-style-type: none"> <li>launched inaugural Climate Day in June 2022 where over 1,100 of our people came together to take action on climate, planting trees</li> <li>partnered with 18 of our brokers, suppliers and landlords across the country to plant native plant gardens at their offices</li> <li>offered a \$50 subsidy to our people to purchase native plants including seeds, seedlings, flowers, trees and shrubs</li> <li>over 1,000 of our people took action and planted a native plant in their own gardens</li> <li>hosted webinars on native plants and native seed harvesting</li> </ul>
<b>Provide climate training for our people</b>	<ul style="list-style-type: none"> <li>100% of our people took the training module</li> </ul>





## Our underwriting solutions

Insurers play a critical role in enabling the transition of society and the wider economy towards a low-carbon future on both sides of the equation – mitigation and adaptation. In 2022, we continued our work to identify opportunities to create shared value for both our business and our planet:

### Underwriting a net-zero future: TransAlta

For the last six years, Aviva Canada's surety team has been working on an opportunity to provide TransAlta – a large Canadian electrical utility company – with a surety bond to support the reclamation of its Highvale Coal mine. Mine reclamation is the process of modifying land that has been mined to restore it to an ecologically functional state.

The most significant challenge to overcome was the provincial regulator who did not accept surety bonds as a form of financial assurance for reclamation obligations. Over the course of these six years, our surety team partnered with industry and government stakeholders to encourage the use of surety bonds to guarantee reclamation obligations and to develop a bond wording acceptable to all parties. The use of surety bonds as a form of security provides financial flexibility to companies allowing them to invest capital in things like renewable energy.

In July 2022, our efforts were successful thanks to the surety bond wording that Aviva Canada was instrumental in developing. Through the efforts of Marsh Canada, commercial terms were reached and a reclamation bond was issued to the Alberta government. This is currently the largest mine reclamation project in the province of Alberta.



#### Highlights:

- Active coal mining ceased December 2021; the Highvale Mine is now a 100% reclamation project.
- Thermal coal power generating stations have now been converted to natural gas or have been shut down permanently.
- TransAlta is actively investing in wind and solar generation, and has signed up for SBTi.

Photography © TransAlta

The post-reclamation landscape has been planned with consideration to the needs of local species of wildlife and will include a balance of agricultural land uses, forested and open grass areas, wildlands, wetlands, and end-pit lakes. TransAlta has also engaged local Indigenous communities to optimize the end-use planning. This includes the incorporation of identified species that are culturally important for Indigenous communities in its reforestation work.

Using reclamation bonds to restore land demonstrates the opportunity and potential for us to develop products to not only facilitate the transition to low-carbon, but to also positively impact biodiversity. Learn more about how this project came to life [here](#).





## Growing our book of renewable energy business

In support of Aviva's climate goals, we turned our eyes to the renewable energy sector. Our strategy was to leverage our global corporate and specialty risk expertise to offer our existing products to businesses in industries such as wind, solar, battery storage systems, geothermal, and hydroelectric.

To support this work, Aviva established a renewable energy working group across underwriting, client relationship management, and risk management. The result is that Aviva Canada was able to bind six new accounts, totaling approximately \$7M in the first year.

We will continue to build on our strategy and are looking to have dedicated underwriters and expertise in renewable energy. Growing this book will enable companies in these industries and support our larger mandate around climate transition.





## Our operations

Aviva is proud to have been the first major insurer to commit to being net zero by 2040. In 2022, our teams made great progress toward our goal of net-zero operations by 2030:

### Green Apple Award

Aviva Canada is the recipient of the 2022 Green Apple Environmental Award for the energy savings we have achieved through our Smart Building Program – the first that has been awarded in North America. The Green Apple Environment Awards are an annual international campaign started in 1994 to recognize, reward, and promote environmental best practice around the world.

### Aviva Canada's Smart Building Program

As part of our work to achieve net-zero operations by 2030, Aviva Canada worked with Carbon Intelligence to optimize the energy performance of our Markham head office and Oakville office buildings. Since the start of the smart optimisation work in late 2021, the achieved energy savings from the two buildings has been the following:

- Our Markham and Oakville offices showcased a **5% decrease in electricity consumption**
- **Additional 17.8% energy savings** identified at the Oakville site from original base build fit-out design changes
- **Significant long-term savings** achieved through using improved sensors and seasonal lighting time schedules for interior and exterior lighting

### Waste Bin Removal Project

#### A small change with a big impact

As part of our work to achieve zero waste to landfill by 2030, we centralized the waste collection in our offices, removing over 100 bins from our office floors. This initiative was not about the waste that goes into the bin, but instead focused on reducing the number of garbage bags that are used as liners.

By removing the excess bins from our offices we have reduced the number of garbage bags we use, helping us to keep **4,710 lbs. of waste out of landfill** and saving the equivalent of **103,356 kg CO<sub>2</sub>**.

The bins that were removed from our offices were donated to various locations across Canada, including the public libraries near our head office in Markham.





## Aviva Climate Day

Our commitment to fighting climate change and reaching net-zero carbon emissions by 2040 involves us acting both individually and as a collective.

In 2022, we celebrated our inaugural Aviva Climate Day, where over 1,100 of our people came together in local communities across Canada to volunteer their time and energy in support of Aviva's Sustainability Ambition. Our people planted trees and native plants, salvaged furniture, cleaned up local shorelines, and more – all while learning about sustainability.



### Our collective efforts resulted in:

- 1,463 trees and shrubs planted
- 2,213 native plants potted
- 249 trees mulched
- 194 bags of litter collected
- 85 invasive species pulled
- 100 eco-creativity kits for kids packed
- 26 pieces of secondhand furniture refurbished

At our office in Markham, we celebrated the day with opening remarks from our CEO, Jason Storah, a visit from our partners at WWF-Canada, educational experiences, and native plant giveaways. We are grateful to our people who invested their time, energy, and passion into making this day a remarkable success.





## Aviva's Sustainability Academy

In 2022, we launched our Sustainability Academy, a learning resource that offers a collection of 10 sustainability-focused courses to help our people build their knowledge and awareness and learn more about their role in supporting Aviva's Sustainability Ambition.

Aviva is also a longstanding, leading member of the United Nations Global Compact (UNGC), through which our people have access to the UNGC Academy – a leading-edge learning platform offering learning paths and modules on topics such as human rights, climate change and environment, governance and anti-corruption, and more.

One of the courses that was featured in 2022 is *Climate and Biodiversity 101 with WWF-Canada*, in which attendees heard from WWF-Canada experts and a member of Aviva's sustainability team. The session focused on defining common sustainability terms like "climate change," "biodiversity," and "nature-based solutions," and explained why immediate action is needed by individuals and companies.





# Protecting biodiversity

## Acting on climate change must include action on biodiversity loss.

At Aviva, we are tackling climate change and biodiversity loss together. Our goal is to reverse nature loss by 2030, aligned to the Post-2020 Global Biodiversity Framework.

Protecting and restoring the planet's biodiversity is intimately connected to the world's response to the climate crisis. Rich ecosystems contribute to and enhance ways of mitigating or adapting to climate change. On the other hand, climate change is one of the main forces leading to biodiversity loss. Any chance of a sustainable future for us all depends on tackling both issues together.

In 2021, we released our global [Biodiversity Policy](#), that sets out key principles to guide our decision making and actions in this space.

In 2022, we released our first global [Biodiversity Report](#), outlining Aviva's commitments and investment under our [Biodiversity Policy](#) and progress towards them, as well as our investment and underwriting activity in relation to biodiversity. The document also has a section on relevant risk assessments.



### Biodiversity Report 2022

[Download PDF](#)





# Aviva at COP15

## Nature is the foundation of resilient economies and societies, and we all have a role to play in protecting it.

In December 2022, representatives from nearly 200 countries gathered in Montreal to participate in the world's largest biodiversity conference – the UN COP15 biodiversity summit. Representatives from across Aviva plc attended to highlight our progress on biodiversity at several events and advocate for the clear articulation of the role of the finance sector within the Global Biodiversity Framework (GBF).

Aviva was one of three asset managers co-chairing the Finance for Biodiversity's Public Advocacy group, the key group representing finance at the negotiations. Aviva Group CEO, Amanda Blanc was part of the formal Convention for Biological Diversity (CBD) Finance Day events and supported UK events, while Aviva Canada's CEO, Jason Storah was part of the CBD Business Day CEO Panel sessions. Alongside launching our first global [Biodiversity Report](#), other key highlights were:

- speaking at a variety of events on Aviva's policy on biodiversity, biodiversity measurement, and the need for targets to include the private sector;
- being part of the Finance for Biodiversity Foundation Delegation to COP15 and participating in negotiations; and
- engaging with parties to advance our policy aims.

After two weeks of negotiations, these countries agreed to a historic set of goals in the Global Biodiversity Framework (GBF) to stop biodiversity loss and protect 30 per cent of the earth's land and water by 2030. We were glad to be part of the conversations that led to this landmark agreement, highlighting the important role the private sector plays in reversing global biodiversity loss.



2022 UN BIODIVERSITY CONFERENCE  
COP 15 - CP/MOP10-NP/MOP4  
Ecological Civilization-Building a Shared Future for All Life on Earth  
KUNMING – MONTRÉAL





# Creating space for nature to bloom

## Protecting biodiversity through Aviva's Native Plant Garden Initiative

Native plants are the foundation of our natural communities, and critical to supporting biodiversity as they provide food and shelter for native species.

Our Native Plant Garden Initiative, completed in consultation with WWF-Canada, installed native plant gardens at our Aviva offices, and our broker and supplier partner offices. The impact of this initiative was felt far and wide throughout Canada, reaching many different types of communities across city centres, suburban, and rural areas:



**112 native**  
plant species



**14 cities in**  
5 provinces



**6,200 sq. ft. of land**  
restored/enhanced

### Aviva loves native plants

We helped bring this initiative to life for Aviva's employees, helping them create their own habitats for wildlife at home and in their communities:

- Over 1,000 native plants distributed to our people during our Climate Day event.
- 450 employees took advantage of the \$50 subsidy we offered on the purchase of native plants.
- We hosted a spring gardening webinar with WWF-Canada's native plant expert, Ryan Godfrey.



# Building stronger communities

## Helping Canadians build a brighter future where they live and work

We are focused on helping our communities tackle the challenges they face today, while building resilience for the challenges of tomorrow. Globally, Aviva is committed to contributing 2% of Aviva's annual profits to community investment. In 2022, our people amplified this commitment by giving back to the causes that matter most to them through our AvivaGives volunteer and giving program.





# Our community investment

In 2022, Aviva Canada invested **\$3,600,270** in communities and helped **~152,844** Canadians.

As we work toward a net-zero future, we recognize that we cannot stop our work at the limits of our own business. Instead, we are working with our people, customers, and partners to build communities that are stronger and more resilient to the climate crisis, and to contribute to a just transition to net zero that realizes our dream of a diverse and inclusive Canada. One of the key ways we achieve this is through our signature investment programs, reflecting our commitment to supporting a net-zero economy and protecting biodiversity.



## **\$3M** in EV charging infrastructure

In 2022, we launched our Charged for Change initiative, in partnership with Earth Day Canada, in which Aviva Canada will be investing \$3M in critical charging infrastructure for underserved communities.

To read more about our EV investments, including Charged for Change, see page 32.



## **\$2M** in WWF-Canada's nature-based climate solutions

In 2022, we continued supporting WWF-Canada's Nature and Climate Grant program in which six grantees received funding through Aviva Canada. Having recently completed its second year, this program helps local groups and Indigenous communities restore degraded lands and shorelines in order to improve habitats and capture carbon.

To read more about our partnership with WWF-Canada, including the Nature and Climate Grant Program, see page 27.



## **\$435,000** donation to Food Banks Canada and charitable partnerships that advance diversity, equity and inclusion across Canada

Of this donation amount, \$200,000 was directed to Food Banks Canada to help provide nutritious meals to those in need across Canada. The remaining \$235,000 was spread across nine charitable organizations to fund important work in areas such as supporting women and their careers, facilitating economic development in Indigenous communities, and promoting mental health amongst Canadians.



## Our people

Our people are the driving force behind everything we achieve as a business, including our net-zero ambition. In 2022, we continued to find ways to empower them to take climate action alongside us and in partnership with organizations that share our goals:

### AvivaGives

Our AvivaGives program empowers our people by giving them time off work to volunteer in their community and matches their personal donations to charities they care about.

- Our people have **three paid days** off every year to volunteer for the causes that mean the most to them.
  - In 2022, Aviva Canada's people logged **8,835** volunteer hours.
- Aviva Canada matches up to **\$300 per employee** per year in donations to the charities they care about, and **\$5,000 per team fundraiser**.
  - In 2022, our people gave **\$209,768** in donations, while Aviva Canada gave **\$197,145** in corporate matching.

Whether supporting underserved communities, helping those impacted by catastrophic weather events, or planting trees, we are proud that our people are committed to building stronger, more resilient, and inclusive communities across Canada. Here's what our volunteers had to say:

### Supporting Indigenous communities

In September, our Vancouver, Montreal, and Oakville offices volunteered with *Kits for a Cause* to put together 1,325 kits with winter essentials for those living in Indigenous communities.



"I've always had a passion for giving back to the community and I love to get others involved with me. I rallied a group of colleagues, and we used one of our paid volunteer days to help *Kits for a Cause* pack winter essentials for Indigenous women and young girls. It was a great feeling knowing we were helping provide protection from the extreme cold for those in need."

**Mary Chedumbarum-Ramasamy**, Claims Adjustor

**Aviva Canada commemorated the National Day for Truth and Reconciliation with a company-wide day of reflection. Our people engaged in education and volunteer activities to honour the history of Indigenous communities and renew our commitment to healing and hope.**



## Restoring habitats with Friends of the Rouge Watershed

In September, our people spent the morning planting 120 native trees, contributing to the restoration of the Rouge River Watershed.



**Friends of the Rouge Watershed is one of the six recipients Aviva Canada is supporting through [WWF-Canada's Nature and Climate Grant Program](#).**

“Using one of our paid volunteer days to go out with our team and plant trees was an amazing way to put what we talk about at work into action. I’ve learned so much about the impacts of biodiversity loss so this was a great way to make a small difference in the restoration of habitats, while spending quality time with my team out in the community.”

**Kelsie Ludlow**, Communications Specialist

## Ukraine humanitarian crisis

Since May, Chelsey Patenaude has been volunteering with the Ukrainian Canadian Congress to help Ukrainian families get settled into Winnipeg upon their arrival.

“My role as a mentor to the Ukrainian families was to help them find housing, jobs, schools and feel supported in their new community. With the help of my colleagues in the Winnipeg office and some broker partners, we were able to provide clothing, furniture, and food for a family of nine when they arrived. While sometimes challenging, it has been an extremely rewarding experience and I’m thankful for the help of my Winnipeg branch colleagues.”

**Chelsey Patenaude**, Manager, Aviva Business



**Aviva Canada ran a double matching campaign raising \$93,782 to provide life-saving humanitarian assistance to those impacted including providing food, water, cash, hygiene kits, first aid training and medical supplies.**





## Canadian Red Cross

As the founding partner of the Community Health and Wellness program, we work with the Canadian Red Cross to help deliver positive health outcomes in communities across Canada. The program is focused on helping seniors and vulnerable populations gain better access to community health services and resources.

**Community Health and Wellness:** Our funding supports the Mobile Food Bank program which delivers healthy food hampers directly to the homes of those in need. In Etobicoke, our funding has contributed to completing storage expansion renovations and the doubling of delivery capacity. These upgrades allow the food bank to accept more clients, putting them on track to meet their goal of serving 1,300 clients per month by the end of 2023.

Aviva Canada also supports the Health Equipment Loan Program which provides free access to health equipment like walkers, wheelchairs and lifts to support individuals who are recovering from illness or injury, empowering them to live with dignity and independence.

**Hurricane Fiona:** In 2022, we supported communities across the Eastern provinces who were impacted by Hurricane Fiona. Aviva Canada's \$100,000 donation helped the Canadian Red Cross provide emergency shelter for over 1,200 individuals and distribute over 5,700 emergency items such as hygiene kits, cots and blankets.

“When I arrived at the shelter after Hurricane Fiona, I helped the Red Cross team of volunteers register new clients, set up food and drinks, and provide cots, pillows, blankets and hygiene kits. Many of the people I spent time with had come from homes with collapsed roofs or apartment buildings that had to be evacuated. They were suffering a lot of mental distress, so part of my time was spent making sure they had someone to answer their questions and keep their spirits up. Volunteering with the Canadian Red Cross was very eye opening to how many lives can be disrupted from the impacts of catastrophic weather events and it was enriching to be able to help people get back on their feet.”

**Annette Cyr**, Underwriting Assistant SME, Dartmouth, Nova Scotia on her experience volunteering with the Canadian Red Cross in the wake of Hurricane Fiona





# Investing in nature

## One third of climate-change-causing greenhouse gas emissions result from the destruction of habitat and ecosystems.

In partnership with the World Wildlife Fund Canada (WWF-Canada), Aviva Canada is investing in nature-based climate solutions that use the unique powers of nature to both capture and store carbon, which helps mitigate climate change, and safeguard species.

Together, Aviva and WWF-Canada are a strong and active voice advocating for the value of nature-based solutions to protect and restore biodiversity and mitigate the impact of climate change. That is why we are working together to invest in projects across Canada that will deliver benefits for people, nature and climate. This involves working collectively on the ground with local delivery partners, landowners and communities, as well as developing thought leadership and advocacy to influence wider policy and regulatory change.





# Nature and Climate Grant Program

We partnered with WWF-Canada in 2021, investing over \$2M over three years, in its Nature and Climate Grant Program to fight biodiversity loss and climate change. The Nature and Climate Grant Program, which completed its second year, helps local groups and Indigenous communities restore degraded lands and shorelines resulting in improved habitats and captured carbon.

The Nature and Climate Grant Program supports projects focused on planting trees, native seeds and plants, restoring the natural flow of water in rivers and estuaries, bank stabilization and habitat creation and enhancement in coastal zones, and enhancement of habitat connectivity in agricultural landscape.

**\$2M+**

over 3 years

## Year Two: in review

The second year of the Nature and Climate Grant Program made an impact across Canada, from the salt marshes of the Wolastoq/Saint John River valley, NB, to the shores of Vancouver Island, BC, to the farmlands of Quebec and Ontario. We are proud to have supported the critically important work accomplished during the 2021/2022 season by our six grantees:

- **302+** hectares of wetlands, grasslands, shorelines, and agricultural areas were restored.
- **61,714** trees and shrubs were planted which will sequester carbon over their lifespan and benefit at least **51** species at risk.
- **135,000** Canadians directly benefitted from improved community climate resilience.





# Meet our 2022-2024 grantees



© Graeme Owsianski

## **Redd Fish Restoration Society**

The **Clayoquot Climate Resilience and Watershed Restoration Project**, led by the **Redd Fish Restoration Society** in partnership with the **ł̓aʔuukw̓iʔath̓** (Tla-o-qui-aht) and **hiškw̓iʔath̓** (Hesquiaht) Nations, works to restore ecosystem resilience, rebuild wildlife populations and mitigate climate change in watersheds on the west coast of Vancouver Island, BC. The project's goal is to build a better future for the communities that depend on these watersheds, which are also affected by high-intensity weather events such as landslides.



© Caitlin Pierzchalski / Comox Valley Project Watershed Society

## **Comox Valley Project Watershed Society**

**Kus-kus-sum**, a partnership between **Project Watershed**, the **K'ómoks First Nation**, and the **City of Courtenay** will build on its work as a year-one grantee, aiming to restore tidal marshes and riparian forest on a former sawmill site in the heart of the Comox Valley, on the east coast of Vancouver Island, BC. Their plan is to restore natural biodiversity to benefit wildlife and maintain fish stock, mitigate climate change impact (via flood attenuation, sea level rise adaptation and carbon sequestration), and restore cultural and traditional uses of the site by the K'ómoks First Nation, the traditional stewards of the landscape.



© Philippe Boivin

## **ALUS Canada**

**ALUS**, an innovative community-developed and farmer-delivered program that restores, enhances, and maintains ecosystem services on agricultural lands, is also returning to the program. ALUS works collaboratively with farmers and community partners to create, enhance, conserve and manage on-the-ground habitat projects. Their project aims to integrate native habitats such as grasslands, trees and wetlands into marginal and environmentally sensitive areas of farmland in the counties of Norfolk, Elgin and Lambton in Ontario, and the regions of Montérégie and Outaouais in Quebec.



# Meet our 2022-2024 grantees



© Kirsten Stanley / WWF-Canada

## **Carbon Capture Collective Project and the Kennebecasis Watershed Restoration Committee**

With the **Carbon Capture Collective project**, the **Kennebecasis Watershed Restoration Committee**, and their partners, the Hammond River Angling Association and Belleisle Watershed Coalition, will improve site diversity and increase carbon sequestration by creating baseline carbon calculations on soils at degraded riparian areas in Sussex, NB. This project will increase tree species, floodplain functions and overall ability to sequester carbon through improved tree growth and soil health. They will partner with the Agriculture Alliance of New Brunswick to complete the carbon monitoring process and engage students and volunteers for tree planting efforts.



© Friends of the Rouge Watershed

## **The Friends of the Rouge Valley Watershed**

The **Friends of the Rouge Watershed** project aims to mobilize 4,000 youth and community volunteers in Toronto, ON, to plant 20,000 native trees and 8,000 native wildflowers and shrubs — contributing to the restoration of riparian forest wetland habitat (or swamp), upland forest habitat, and wildflower meadow habitat on municipal parklands in the Rouge River Watershed near Rouge National Urban Park. It will improve overall biodiversity and habitat for dozens of at-risk species and fight climate change and flooding by absorbing significant amounts of carbon and 14 million liters of water per year.



© Emily Vandermeer / WWF-Canada

## **Nottawasaga Valley Conservation Authority**

This **Nottawasaga Valley Conservation Authority** is back for round two, with a project that engages landowners, farmers and volunteers and aims to “Take a Load Off” of watersheds north of Toronto, ON, by restoring natural infrastructures, improving habitat for biodiversity and enhancing the ecosystem’s ability to sequester carbon. It also aims to reduce flooding by increasing infiltration rate, creating floodplain capacity and protecting and increasing wetlands. Activities include wetland, river, forest and native grassland habitat restoration, and farm practices to create carbon-rich healthy soils.



# The Climate Connection

## Profile of a Nature and Climate Grant Program recipient: Comox Valley Project Watershed Society

Nature-based climate solutions – like restoring degraded habitats – make life better for vitally important species while helping the fight against climate change. Watch how we’re working with WWF-Canada on habitat connectivity on Vancouver Island.

To view the full video series, click [here](#).





# The future is electric

As one of Canada's leading property and casualty insurers, Aviva Canada has a unique role to play in facilitating the adoption of electric vehicle (EV) technology for our business, our customers, and our communities.

In 2022, we ramped up our investment in electric mobility. See how we're powering the future for our customers, our communities, and our people.

**\$3M**  
in charging  
infrastructure



# Charged for Change

## Investing \$3M over 3 years in charging infrastructure for communities across Canada.

The infrastructure required to support EV adoption can be cost prohibitive for many small, under-served communities, creating a barrier to the widespread adoption of EVs across Canada.

This is why we launched our **Charged for Change** program in late 2022, in partnership with **Earth Day Canada**. Charged for Change helps to remove this barrier by funding public EV charging infrastructure for communities across Canada.

“We are extremely proud at Aviva that as part of our company’s overall climate commitments, we have been able to identify a specific pain point in terms of EV adoption and take direct action to address that. This program will make a difference in communities where EV adoption isn’t currently viewed as a realistic option.”

**Jason Storah**, CEO, Aviva Canada

### Many Canadians lack EV infrastructure

A survey commissioned by Aviva Canada and conducted by Pollara Research showed a direct correlation between awareness and availability of EV charging infrastructure and readiness to transition to an EV:

- 1/3 of Ontarians are confident an EV can meet their needs
- in communities with a population of less than 50,000, only 23% are confident, and just 18% of residents have access to charging options







# Project Arrow

Aviva Canada's \$250,000 investment in Project Arrow helped provide financial support to some of Canada's upcoming engineering talent via co-op and internship positions, enabling those students to dedicate full-time hours to the research, design, and manufacturing of this incredible showcase of Canadian EV technology.

Project Arrow is the first fully Canadian-built, zero-emissions concept vehicle, and was fully designed, engineered, and built through the combined efforts of post-secondary students and 58 companies in Canada's automotive supply sector. This makes it the largest industrial collaboration project in Canadian automotive history.

Project Arrow was first announced by Automotive Parts Manufacturers' Association (APMA) in partnership with Ontario Tech University during the Las Vegas Consumer Electronics Show (CES) in 2020. The project came full circle when it was finally unveiled three years later at CES and was showcased at the Canadian International Auto Show in Toronto.



**Take a tour of the Project Arrow Concept Car with two of the students who received funding from Aviva Canada.**

## EV 100 Pledge

As a member of the EV100 initiative, Aviva plc has committed that all new company car leases will be battery electric (BEV), plug-in hybrid (PHEV), or hydrogen fuel cell electric vehicles (FCEV) vehicles by 2025.

**"I've had a great experience so far. I've been very surprised by the fuel economy and I rarely, if ever, need to use my fuel card. The greatest part about getting home is that my kids love plugging it in at the end of the day."**

**Kevin Romphf**, Senior Staff Appraiser with Aviva Canada, recipient of one of the first hybrid EVs from the Canadian corporate fleet.





# Aviva loves EVs event

Aviva Group CEO, Amanda Blanc, and Aviva Canada CEO, Jason Storah, hosted over 400 Aviva people at our head office in Markham, Ontario for our first Aviva Loves EVs event in October, 2022.

In collaboration with Plug'n Drive, Aviva employees had the chance to test drive some of the leading EV and hybrid vehicles from Volvo, Kia, and Hyundai, and visit educational booths with information on EVs, charging equipment, and Aviva's EV products.



 **175**  
test drives in one day





# EV insurance solutions

We're committed to making it easier for our customers to make climate-conscious choices. In 2021, we launched our [EV initiative](#) nationally, offering features and benefits to our customers that make the adoption of EVs easier, including:



## Free towing

to the nearest charging station, should the battery die



## \$2,000 subsidy

for upgrading a gas-powered vehicle to an EV for customers who experience a total loss



## Discounts

for EV or Hybrid car customers in Ontario and Alberta (more provinces and territories to be added in the future)

### Case study

In October of 2022, Nigel lost control of his vehicle and ended up in a ditch – fortunately, he was unharmed. His car, on the other hand, was not so lucky. The damage from the incident meant that he would need to replace his old BMW. Thanks to Aviva Canada's \$2,000 EV subsidy, he decided to upgrade to a new Tesla model 3.

"I think this is a great idea. I wasn't thinking about an EV at first, but this gave an extra boost... Good way to encourage people to go green."

**Nigel**, Aviva Canada Customer



# Embedding sustainability

At Aviva, we embed sustainability into every part of our business – from how our people make decisions to how we act and communicate.

We have clear policies and a robust governance structure in place to ensure high standards across fundamental issues like supporting employee rights and wellbeing, upholding human rights and ensuring our supply chain is responsible and sustainable.

We are doing this by:

- building an inclusive and diverse workplace;
- embedding high sustainability standards in areas such as responsible investment, human rights and business ethics;
- establishing robust governance, measurement and reporting for sustainability; and
- helping drive the public debate on sustainability in our sector and beyond.





## Powered by our people

Aviva's strength rests in the diversity of our workforce and the inclusiveness of our workplace culture.



We champion DE&I because we know stronger and more resilient communities are built through diverse perspectives and an inclusive culture. At Aviva, we recognize all our people as individuals and strive to ensure that everyone's contribution matters. We celebrate our cultural diversity and how it makes us who we are. We are also making changes to our talent recruitment processes in order to increase diversity at all levels of the organization.

We are proud to be the first financial services company in Canada to have reached:

**50% women &  
35% visible minorities**  
across our VP+ roles

But we are nowhere near done. Aviva Canada's DE&I strategy identifies five areas of focus: Race and Ethnicity, 2SLGBTQIA+, Age, Disability, and Gender. Each is supported by one of five Employee DE&I Communities:

- **Origins**
- **Pride**
- **Generations**
- **AvivAbility**
- **Gender**

Together, they provide a safe space for our people to lift their voices and share their experiences.

In 2022, recognizing the important work being done on the diversity and inclusion front, we provided \$100,000 (\$20,000 to each of our five DE&I communities) that will go towards charitable partnerships to support the essential work that's being done to build a more diverse and inclusive Canada.

"I care a lot about representation and equality in my personal life and it's nice that the company I work for shares those beliefs, but it impacts my actual work too. Our customers are diverse. We need diversity in our workforce to represent them and their needs, to challenge assumptions and to bring new ideas on the products/services we offer."

**Stephanie Morrow**, National P&C Manager

### Voice of Aviva

The annual Voice of Aviva survey is a vital opportunity for Aviva to hear from our people about how engaged they are, how they think the organization is doing, and where we need to improve. In 2022, **our engagement score was up 5% to 88%**, which is significantly above the benchmark of the top financial services companies. As well, **90% of our people agree that Aviva Canada is a good corporate citizen**; the same number said they embed sustainability considerations into their everyday actions at work; and **78% of our people said they embed sustainability considerations within what they do in their job role, which is up 8% from our 2021 score.**



## Origins

In 2022, our Origins community focused on creating learning opportunities, supporting and empowering Black, Indigenous, and people of colour (BIPOC) colleagues through partnerships, and continuing our reconciliation journey with Indigenous communities.

### Highlights:

- Continued unconscious bias conversations based on material developed by Dr. Laura Morgan Roberts
- Partnerships with CABIP, Global Indigenous Development Trust, and Jean Augustine Centre for Young Women's Empowerment
- Multicultural Expo in our offices featuring music and dance performances from various countries and cultures
- Launch of our Black Student Internship program
- Observance of the month of Truth and Reconciliation in September, including the unveiling of our Land Acknowledgement

### Our Black Student Internship Program



Our Black Student Internship program is one of our pilot initiatives that is focused on attracting more Black post-secondary students into the insurance industry. In joining the program, interns gain professional business acumen, insurance industry experience and an opportunity to work with inspirational leaders.

Once successful candidates are identified and hired, we work to identify challenging work experiences that will leverage individual candidate strengths and interests.

“My leaders were extremely supportive throughout the program. They took a genuine interest in seeing me succeed, and I always felt comfortable asking questions about anything. I think Aviva is doing a great job of encouraging diversity and inclusion by hiring people from different backgrounds and paths of life – it allows for a working environment where people are open-minded and respectful of one another.”

**Yamin Mireault-Dibanda**, Data Processing Underwriting Assistant



## Land Acknowledgement

In 2022, Aviva Canada unveiled Land Acknowledgement statements for our Markham and Oakville offices. The Land Acknowledgement stemmed from workshops held as a part of our journey to learn more about Truth and Reconciliation, and created in consultation with the [Global Indigenous Development Trust](#), to honour and bring awareness to the Indigenous People who have presided over and worked on the lands our offices are built upon.

The Land Acknowledgment provides our people an opportunity for self-reflection, self-assessment, and deeper connection to Indigenous teachings. In 2023, the Origins Committee will continue to work on customized land acknowledgements to be posted in each of Aviva's offices across Canada.

### Land Acknowledgement for Aviva Canada's head office in Markham, Ontario

We are grateful to our Mother Earth who nourishes us, gives us life and is our greatest partner. We commit to Seven Generations thinking and will act with respect and care in all that we do. We acknowledge the errors of the past and recognize our collective responsibility to foster respectful relationships based on trust, understanding and continued learning. We each personally take responsibility to educate ourselves about the real history of Canada. We respect the First Peoples' right to self-determination and commit to supporting their prosperity throughout our operations. We acknowledge the Aviva Corporate Office is located on the Treaty Lands and Territory of the Mississaugas of the Credit First Nation, as well as the Traditional Territory of the Haudenosaunee, Anishinaabe and Huron-Wendat people. We are grateful to the First Peoples for their enduring stewardship of these lands for thousands of years before us.





## Gender

In 2022, our Gender community continued to facilitate programs and create content and resources to support women's career development.

### Highlights:

- Launched our second cohorts of both the Women in Leadership and Women in STEM programs
- Hosted our Masterclass series with sessions on self-efficacy and confidence, and personal branding
- Continued our Returners and Propeller programs



### Gender Community Charity Partner: YWCA Canada

Aviva's DE&I Communities receive funding that goes towards charitable partnerships to support essential work that's being done to build a more diverse and inclusive Canada. In 2022, the Gender Community's funding supported YWCA Canada's First National Emergency Survivor Support Fund (NESS). The NESS Fund began operations in 12 YWCAs across Canada serving 30 communities from coast-to-coast including; GTA, Hamilton, Sudbury, St. Thomas Elgin, Quebec City, Nova Scotia, St. John's, Muskoka, Saskatoon, Regina, Brandon, and the Greater Vancouver Area. Through NESS, Aviva's direct financial assistance supported 25 survivors and their families to leave violent living situations and establish safe and stable housing for themselves and their families.

About NESS:

- 70% served are parents and primary caregivers to children under the age of 18
- most common expenses covered are related to rent and utilities
- 90% of recipients reported that receiving NESS funding was a primary reason they were able to leave violence

### 70% served

are parents and primary caregivers to children under the age of 18





## Pride

In 2022, our Pride community identified opportunities for allyship and intersectionality, increased awareness of inclusive language, and celebrated together at the Toronto Pride parade in the spirit of “Be Wild, Be True, Be You!”



### Pride Month and the Toronto Pride Parade

In 2022, Aviva Canada returned to the Toronto Pride Parade alongside CEO, Jason Storah, for a day of energy, love, and respect, as we celebrated in the spirit of “Be Wild, Be True, Be You!”



#### Highlights:

- Hosted an impactful event in recognition of Transgender Day of Visibility alongside colleagues from Aviva UK and Ireland
- Working with our DE&I leads of all the Aviva communities to emphasize Allyship and Intersectionality
- Efforts to increase awareness of gender-neutral language, pronoun usage, and understanding issues the 2SLGBTQIA+ community still face
- Celebrated Pride Month, and marched in the Toronto Pride parade



## Generations

In 2022, our Generations community dug deep into current topics around ageism and age diversity, promoted education on financial wellbeing, and how to combat age discrimination in the workplace.

### Highlights:

- Hosted a “Generations Special” that covered financial wellbeing for all ages and celebrated generational diversity
- Shared educational information on ageism, how you might face it in day-to-day life, and how to address it

### Financial wellbeing sessions

With the impacts of the pandemic still lingering, the Generations community decided to focus on financial wellbeing for every age and stage of life. Sessions were hosted by Sun Life and provided educational information on topics such as RRSPs, reviewing your financial roadmap, balancing debt and credit, and a summer financial wellbeing series.





## AvivAbility

In 2022, our AvivAbility community was focused on expanding conversation around stigma and disability, supporting employee wellness education, and promoting opportunities to get active.



### Highlights:

- Wellness Session – Maintaining mental health and managing ‘presenteeism’ with Dr. Rob Rosa
- Celebrated Nutrition Month in March and Wellness Week in October
- Capes 4 Kids Fundraiser with Holland Bloorview
- Hosted a Goodlife Fitness Event with fitness classes and wellness workshops
- Participated in the Terry Fox Run
- Recognized World Mental Health Day and the International Day of People with Disabilities

“I have been with Aviva for 20 years and have witnessed the company change as we make DE&I a part of the company culture. It has encouraged and empowered open conversation across the company, as well as the development and growth of our colleagues. It has also helped to connect DE&I to Aviva’s work on sustainability – after all, one cannot work without the other. They benefit and support each other.”

**Janet E McCollin**, Front Line Manager, National Claims



## Maintaining high standards

### Our governance structure

A well-established governance structure provides strong leadership, direction and support for the implementation of our sustainable, responsible business efforts. Aviva plc's Sustainability Ambition Steering Committee, which includes Aviva Canada's CEO, works to drive and monitor the delivery of our global ambition and goals. Similarly, the Canadian Climate Steering Committee has the responsibility for business-wide delivery of our climate ambition, which includes identifying, assessing and managing climate-related risks and opportunities. Its members hold accountability for the realization of our climate goals. We have documented and agreed on clear individual executive accountability for sustainability key performance indicators (KPIs). Our global Board Governance Committees oversee our Aviva-wide responsible and sustainable business strategy and the policies that underpin it.

### Our business protection and privacy training

We are committed to safeguarding and ensuring the security and privacy of information belonging to our customers, employees and 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.

### Business ethics code

Our Business Ethics Code outlines our high ethical standards and ensures we operate responsibly and transparently. It sets out a practical set of principles, and minimum standards of behaviour that ensure Aviva employees act appropriately and earn the trust of our customers and wider stakeholders. We require all our people, at every level, to read and attest to our code every year. Aviva's Business Ethics Code can be found [here](#).

### 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 reporting service, Speak Up, includes a confidential and secure whistleblowing service that enables all employees to report any suspicions or concerns confidentially for independent investigation. We take all concerns in the workplace seriously and our employees can be assured that they will be heard, protected and supported.



### Modern slavery & human rights

Our human rights policy sets out our global commitment to respect human rights and identifies the key stakeholders and issues for our business. Globally, Aviva is fully committed to the United Nations Guiding Principles on Business and Human Rights and to mitigating the risk of modern slavery within our operations and supply chain. In 2021 we conducted a human rights due diligence assessment across Aviva plc. Following this, and in working with external experts, we revised our human-rights and anti-modern slavery action plan and objectives for 2022–2023.

### Suppliers

We work hard to ensure our supply chain is responsible and sustainable. We perform due diligence for each of our suppliers before we begin working with them and ask that they sign our Supplier Code of Behaviour. We continue to engage them around sustainability issues over time to help and influence our suppliers to act now on sustainability issues like climate change.



## Equal access for all customers

### Commitment to meeting accessibility needs:

We are supportive of the Accessibility for Ontarians with Disabilities Act (AODA), and its goal of achieving accessibility with respect to goods, services, facilities, and employment. We are committed to meeting the needs of people with disabilities in a timely manner, and will do so by preventing and removing barriers to accessibility and meeting the accessibility requirements under AODA.

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.



## Our record of achievement

We are proud of our record of achievement in business, employee, sustainability and community involvement.

Some of the awards and recognition we received in 2022:





## About Aviva Canada

### 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 people, our customers, our communities, and our planet. In 2021, Aviva announced its ambition on a global level to become a net-zero carbon emissions company by 2040, the most demanding goal of any major insurance company in the world.

### 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 merged, combined their strengths and changed their names. On May 5, 2003, the CGU Insurance Company of Canada became Aviva Insurance Company of Canada.



**Aviva Canada**

2022 Sustainability Report

