

Aviva Canada

2023 Public Accountability Statement



About Aviva Canada

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. As a subsidiary of UK-based Aviva plc, Aviva Canada has more than 4,000 employees focused on creating a sustainable future for our people, our customers, our communities, and our planet. In 2021, Aviva plc announced its global ambition to become a net-zero carbon emissions company by 2040.

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 is committed to creating a better tomorrow for our customers, our people, and future generations. Tackling the climate and biodiversity crises, creating a diverse, equitable and inclusive workplace, protecting customers, and investing in Canada's society and economy are essential to ensuring we live up to our purpose - to be with you today for a better tomorrow. This Public Accountability Statement provides a snapshot of some of the work we did in the past year.

About this report

This Public Accountability Statement for Aviva Canada provides an overview of the activities undertaken in support of our customers, our people and our communities for the fiscal year January 1 to December 31, 2023. All financial figures are expressed in Canadian dollars. Aviva Canada's 2023 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

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Who we are

Purpose

Our purpose is to be with our customers today for a better tomorrow. We exist to be with people when it really matters, throughout their lives. We will achieve this through our corporate strategy, and by acting responsibly on the sustainability issues that are most important to our business and society.

Globally, we have been looking after customers for 325 years. We are deeply invested in our people, our customers, our communities and the planet. Serving our customers well will let us create a lasting impact for the communities and the society in which we live.

Our Values

Our values help us deliver on our ambitions. The values of Care, Community, Commitment and Confidence help guide the decisions we take as individuals and as an organization. Aligned to our Purpose and our Strategy, they define what it means to be part of Aviva.

Strategy

We have set clear priorities to be the leading insurer in Canada – the top choice for customers, brokers and our people. Our strategy is aligned to Aviva's plc's four strategic pillars.

Customer

We want to be the go-to customer brand for insurance. Helping our customers to navigate the challenges of today's world is central to our strategy and critical to accelerating our customer advantage.

Growth

Targeted, disciplined and profitable growth. Our diversified portfolio has delivered material benefits and supported resilient performance, even in difficult times.

Efficiency

By simplifying, automating and digitizing our business with efficiency and technology at the core.

Sustainability

We are striving to lead on climate change, build stronger and more resilient communities and embed sustainability

Our People

Aviva Canada’s workforce is made up of more than 4,000 individuals dedicated to delivering products and services to our customers and brokers. With a strong focus on a supportive culture, diversity, equity and inclusion, we’re committed to creating an engaged and accelerated work environment that attracts top talent and enables our people to grow, thrive and realize their full potential by being themselves.



Location	Full time	Part time	Total
Alberta	310	2	312
British Columbia	127	3	130
Manitoba	44	4	48
New Brunswick	23	1	24
Newfoundland and Labrador	14	0	14
Nova Scotia	158	2	160
Ontario	3520	43	3563
Prince Edward Island	1	0	1
Quebec	429	17	446
Saskatchewan	2	0	2
Yukon	1	0	1
	4629	72	4701

\$176,092

Employee donations

\$145,184

Corporate matching

\$4,463,859

Amount of community investment including value of skills

256,312

Canadians helped (directly and indirectly)

17,857

Employee Work-Time Volunteer hours

We empower our people to give back to their communities through charitable giving and volunteering. Through our AvivaGives program, we match their personal donations (up to \$300/year) to charities they care about, and match team fundraising up to \$5,000 per fundraiser across Aviva Canada. We also enable our people to volunteer for the causes that mean the most to them by giving three paid days off every year in volunteer time. 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 are some of the highlights from 2023:



Aviva Climate Day

On June 15 we had our second Aviva Climate Day, in partnership with [Tree Canada](#) and many of our charity partners — a day of collective action and fun focused on celebrating, conserving, and restoring our planet. 2023 was truly an incredible success with over 2,000 of our people across Canada coming together to volunteer more than 6,000+ hours. Collectively, our people planted 5,036 trees and 1,000 wildflowers, picked up 33 bags of litter and wove 13 milk bag mats for communities in need, made from 6,500 milk bags that were diverted from landfills.



WWF CN Tower Climb

Our Aviva Canada climbers conquered the CN Tower in support of WWF-Canada's Climb for Nature. Restoring nature and tackling biodiversity loss is an important step to reverse wildlife loss and fight climate change. The Aviva team was able to fundraise over \$17,650 for our partner WWF-Canada, playing their part in helping build a more sustainable future for everyone.



Helping local charities

The Aviva Business Department got their team members together from coast to coast to give back around the holidays. They volunteered with Kits for a Cause to pack 3,000 kits to help local charities that support families, youth, and people experiencing homelessness that are in need. At our Markham head office, the Aviva Business team was joined by representatives of the York Regional Police who helped to deliver the kits to 360 Kids, an organization that supports youth at risk.



Nature Force Planting Day

We're proud members of the [Nature Force](#), an action-orientated climate resilience initiative funded by a collective of P&C insurance companies in partnership with Ducks Unlimited Canada. In May, we joined forces with our fellow insurers at Brock Meadow Wetland in Durham Region to collectively plant over 300 trees.

Our Commitment

Partnerships

Charge for Change

Many agree that the electrification of the transportation sector will be vital in our efforts to curb climate change. And while investment in infrastructure is ramping up, research has indicated that the lack of electric vehicle (EV) charging infrastructure remains a top factor contributing to low levels of EV purchase consideration among Canadians. In addition, the infrastructure required to support EV adoption can be cost prohibitive for many small communities, creating a barrier to the widespread adoption of EVs across Canada.

In late 2022, we launched our Charged for Change program in partnership with [Earth Day Canada](#). The program helps to remove this barrier by funding public Level 2 EV charging infrastructure for under-served communities across Canada, thereby helping to level the playing field. Aviva is investing \$3 million over three years to help Canadian communities in their transition to electric mobility, helping to support the infrastructure that will be required to address the climate crisis and build stronger and more resilient communities.

In April 2023, seven Ontario municipalities; including the Town of Pelham, Township of Selwyn, The County of Prince Edward, Town of Thessalon, East Ferris, Township of Manitouwadge, and Township of Essa were announced as the first recipients of funding, sharing in over \$735,000 awarded. This funding will deliver over 35 new EV charging heads in more than 15 sites across Ontario. The Township of Essa and Town of Pelham hosted inauguration events, inviting town officials, businesses and residents to celebrate the official opening of the chargers in the Fall of 2023.

The second year of the Program, which launched in November 2023, was expanded across Canada, allowing under-served communities from coast to coast to apply for funding. Read more about the Program [here](#).



WWF-Canada

To reach the global climate targets and keep warming below 1.5°C, we must drastically cut emissions. Restoring nature is an important tool to remove carbon from the atmosphere and protecting nature is essential to prevent this number from growing. That's why in partnership with World Wildlife Fund Canada (WWF-Canada), we are investing in nature-based climate solutions across Canada that will deliver benefits for people, nature and climate.

Since 2021, we have committed more than \$3 million in WWF-Canada's Nature and Climate Grant Program, which helps local groups and Indigenous communities restore degraded lands and shorelines across Canada. The program supports projects focused on the implementation of nature-based climate solutions including 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. These projects help to both capture and store carbon, thereby helping to mitigate climate change and safeguard biodiversity.



Program impacts since 2021:

- **465+** hectares of wetland, grassland, shoreline, agricultural, former industrial sites restored
- More than **26,802** hectares benefiting from increased flood mitigation
- **283,665** beneficiaries from physical work
- **151,714+** trees and shrubs planted
- **57** species at risk populations benefiting from restoration

In addition, as the partnership has evolved, WWF-Canada and Aviva Canada have pooled our respective conservation, policy, business, and economic expertise to become joint advocates for corporate Canada to take action to protect nature. 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.

Read more about the Nature and Climate Grant Program [here](#).



Projects supported through the program in 2023 include:

- **Clayoquot Climate Resilience** and Watershed Restoration Project, led by **the Redd Fish Restoration Society** in partnership with the $\lambda\alpha\gamma\mu\mu\kappa\omega\iota\gamma\alpha\theta\eta$ (Tla-o-qui-aht) and $hi\check{s}k\omega\iota\gamma\alpha\theta\eta$ (Hesquiaht) Nations, works to restore ecosystem resilience, rebuild wildlife populations and mitigate climate change in watersheds on the west coast of Vancouver Island, British Columbia.
- **Kus-kus-sum**, a partnership between **Project Watershed**, the **K'ómoks First Nation**, and the **City of Courtenay**, 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, British Columbia.
- **ALUS**, an innovative community-developed and farmer-delivered program that creates, enhances and maintains ecosystem services on agricultural lands. ALUS works collaboratively with farmers, ranchers, and community partners to build nature-based solutions to sustain agriculture, help improve community resilience, and fight climate change and biodiversity loss for the benefit of future generations. 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.
- **Carbon Capture Collective project**, the Kennebecasis Watershed Restoration Committee, and their partners, the Hammond River Angling Association and Belleisle Watershed Coalition, working to improve site diversity and increase carbon sequestration by creating baseline carbon calculations on soils at degraded riparian areas in Sussex, New Brunswick.
- **The Friends of the Rouge Watershed project**, aims to mobilize youth and community volunteers in Toronto, Ontario, to plant native trees and 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 the Rouge National Urban Park.
- **Nottawasaga Valley Conservation Authority** engages landowners, farmers and volunteers and aims to “Take a Load Off” of watersheds north of Toronto, Ontario, by restoring natural infrastructures, improving habitat for biodiversity and enhancing ecosystem’s ability to sequester carbon. The NVCA is also working to reduce flooding by increasing infiltration rate, creating floodplain capacity and protecting and increasing wetlands.

*Photo credit to WWF-Canada



©Kennebecasis Watershed
Restoration Committee

AVIVA

Nature-based carbon removal partnerships

Nature-based solutions work with nature to remove carbon from the atmosphere by improving habitats and biodiversity. Globally, Aviva plc has committed £100 million to supporting nature-based carbon removal projects as part of our net-zero by 2040 ambition to address climate change.

In 2023, Aviva plc committed to its first partnership in Canada under this funding — a \$6.2 million partnership with Edmonton-based **Wild + Pine** to restore degraded and marginal land back to a forested landscape, rebuild habitats, and remove greenhouse gas emissions from the atmosphere. Aviva conducted a request for proposals from charities and other organizations in Canada and is proceeding with funding to selected organizations, beginning with Wild + Pine.

Aviva's contribution will help to support Wild + Pine's StoneWoods Forest Carbon project, covering 520 hectares of land in Alberta, Canada, the equivalent of over 971 football fields and over 50% larger than the Toronto Islands. Current projections estimate that the project will sequester nearly 275,000 tonnes of carbon over 60 years while supporting regional biodiversity, including enhancing valuable habitat for many local species including moose, elk, whitetail and mule deer, black bears, and great grey owls.

Trees for Rentals

Our Claims team piloted an initiative which offers eligible auto claim customers who have chosen to opt-out of a rental vehicle with the option to elect to have 10 trees planted. As a result of this pilot, 2,010 trees will be planted by Tree Canada. This team is exploring how to continue and expand this program in the future.



Supporting community health and wellness

As the founding partners of the Canadian Red Cross Health and Wellness Program, we're committed to helping the Canadian Red Cross deliver positive health outcomes in communities across Canada by assisting seniors and vulnerable populations in gaining better access to community health services and resources.

Our funding supports the Mobile Food Bank program which delivers healthy food hampers directly to the homes of clients. In Etobicoke, our funding has contributed to renovations that expanded storage and doubled delivery capacity. We also support 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.

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 all people 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. More information can be found in [Aviva Canada's Accessibility Policy](#) and [Aviva Canada's Multi-Year Accessibility Plan](#).

Improving access to insurance services

We strive to offer insurance products that support the needs of seniors or persons with disabilities.

These include:

- Tenant packages for seniors (with lower limits)
- Discounts for eligible retirees
- Accommodations for handicap accessibility-related modifications made to vehicles

Diversity, Equity, and Inclusion

Creating a diverse, inclusive organization is a fundamental part of living up to our purpose of being with you today, for a better tomorrow. We are determined to keep challenging ourselves to do more to build a workplace – and society – that works for all.



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We have six global employee groups called our Aviva communities that act as a ‘conscience’ for our organization. Each community is sponsored by a member of our Executive Committee. They challenge the company to think differently, and do more to ensure the inclusion of all at Aviva by:

- Promoting change through building relationships with colleagues, leaders and partners
- Celebrating the diversity of our people
- Raising awareness about people’s lived experiences and backgrounds
- Educating the workforce on topics that are less talked about but vital to an individual’s identity
- Appreciating the value of intersectionality and the multi-faceted identities we all hold
- Helping make sure our policies are inclusive, giving our people opportunities to grow outside of their day jobs

In 2023 we donated \$250,000 to charitable organizations in Canada to advance DE & I initiatives.

Here are a few of the DE & I initiatives we supported.



YWCA Women in Cybersecurity

Our Balance DEI community have been partners of YWCA Canada for the last few years. This year the community wanted to expand their partnership and do more to support YWCA. Together they identified a need for mentors in the YWCA Canada UPLIFT program a ground-breaking innovative reskilling and upskilling program for women and non-binary people offered through the University of Ottawa. This specific cohort was focused on Cyber Security. Representatives from Aviva Canada participated in a panel discussion with the group and shared how they deal with cyber security in their roles, their insights, expertise and provided words of wisdom.



National Day for Truth and Reconciliation

We're continuing to deepen our commitment to reconciliation. During September, our people took part in a series of experiences and events to help drive change within Aviva and our communities. These include participating in the Fort Erie Native Friendship Centre's 3rd Annual Unity Walk, volunteering at our offices across Canada with Kits for a Cause and packing over 1,200 kits with a message of hope for a number of Indigenous organizations.

Economic Contributions

(\$000 CAD)	Income Taxes	Premium & Fire Taxes	Total Taxes
Total Federal	72,777		72,777
Newfoundland	1,360	7,990	9,350
Prince Edward Island	543	2,433	2,976
Nova Scotia	1,938	8,564	10,502
New Brunswick	1,560	5,522	7,082
Quebec	4,358	21,815	26,173
Ontario	34,440	120,169	154,609
Manitoba	845	3,380	4,225
Saskatchewan	481	4,483	4,964
Alberta	4,972	34,414	39,386
British Columbia	4,154	25,482	29,636
Yukon	108	583	691
Northwest Territories	166	963	1,129
Nunavut	56	420	476
Total Provincial	54,981	236,218	291,199
Total	\$127,758	\$236,218	\$363,976

Total Amount of Charitable Donations/Sponsorships (\$000 CAD)	
Charitable donations	3,039
Sponsorships	39
Total	3,078



In 2023, Aviva Canada made debt financing available to small businesses:

(\$000 CAD)	Alberta	British Columbia	Manitoba	New Brunswick	Newfoundland	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
\$0-\$24	-	-	-	-	-	-	-	-	-	-
\$25 to \$99	68	-	-	-	-	50	341	-	-	459
\$100 to \$249	163	-	-	-	-	1,924	1,495	-	-	3,582
\$250 to \$499	696	-	-	-	-	310	2,846	-	-	3,852
\$500 to \$999	518	-	-	-	-	-	5,345	522	-	6,385
\$1,000 to \$4,999	1,114	4,412	-	-	-	-	27,571	3,070	-	36,167
\$5,000 and greater	23,063	-	-	-	-	-	36,276	67,799	-	127,138
Total	25,622	4,412	-	-	-	2,284	73,874	71,391	-	177,583

In 2023, Aviva Canada invested in the following bonds (excludes pension):

(\$000 CAD)	Alberta	British Columbia	Manitoba	New Brunswick	Newfoundland	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
Federal Bonds	-	-	-	-	-	-	-	-	-	2,669,190
Provincial Bonds	77,539	202,516	65,551	-	-	18,560	751,714	470,977	35,436	1,622,293
Municipal Bonds	-	141,811	-	-	-	-	48,695	19,818	-	210,324
Total	77,539	344,327	65,551	-	-	18,560	800,409	490,795	35,436	4,501,807

Aviva Canada has also invested \$2,207.9 million in Canadian corporate bonds.

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