



Program & Portfolio Solutions

Innovative solutions tailored to client needs.

Consumer

Aviva's **Global Corporate & Specialty (GCS)** division offers commercial Program & Portfolio Solutions tailored to clients' needs across six broad marketplaces. Our expertise in the dynamic Consumer segment is led by a dedicated group of specialists focused on program solutions in this marketplace. We are strongly positioned to meet the specific insurance requirements of consumer service providers across the country. These organizations include businesses such as food and beverage, restaurants, grocery, and hardware stores.

It takes you. It takes a partnership. It takes Aviva.

Consumer

A partner in the process

We foster best-in-class client, broker and insurer relationships demonstrating, with every interaction, the highest level of customer knowledge and account understanding. Our stewardship is the unparalleled professionalism that GCS Program & Portfolio Solutions brings to each partnership.

Capabilities

- › In-depth market knowledge and expertise
- › Local authority/decision makers
- › Sector-focused underwriting
- › Segment-specific teams
- › Dedicated actuarial, claims, and risk management services
- › The ability to insure and/or participate on Primary, self-insured retentions, Excess, Fronted, Captives and Umbrella policies

Product solutions

- › Builder's Risk
- › Business Auto
- › Commercial Property
- › Contractor's equipment
- › Equipment Breakdown
- › General Liability
- › Inland Marine
- › Product recall
- › Stock spoilage

Target business clients

- › Franchisee and purchasing groups, member, or nonprofit associations
- › Provincial, multi-provincial or national in scope
- › Food and beverage
- › Restaurants – fast food to fine dining
- › Grocery and hardware stores

Industry sector expertise

Aviva's expertise in the evolving Consumer segment is led by a dedicated group of experienced experts focused on program solutions in this marketplace.

It takes Aviva

- › Aviva's AA- S&P Rating and positive outlook for the future provide confidence in our ability to fulfill our commitments.
- › At the core of our offering is a prevention-first approach that combines technological innovation with risk management to focus on the specific needs of the clients.
- › Our tailor-made, client-centred approach throughout the entire claims process, ensures that GCS clients and brokers get the right support from the right people, every step of the way.
- › An industry-leading Defensible Claims philosophy that aims to support, protect, and defend our clients.
- › Our Technical Underwriters, with their expertise in tailored deal structures and the capability to offer extensive coverage capacity, provide innovative, account led, insurance solutions for a broad suite of corporate and commercial risks.

Industry sector expertise



Public sector



Automotive



Healthcare



Food & beverage



Realty



Construction



Warranty

To learn more about Aviva's GCS Program & Portfolio Solutions, please talk to your insurance broker or contact us at: gcsprograms.canada@aviva.com.

aviva.ca/gcs