



Program & Portfolio Solutions

Innovative solutions tailored to client needs.

Communities & Care

Aviva's **Global Corporate & Specialty (GCS)** division offers commercial Program & Portfolio Solutions tailored to clients' needs across six broad marketplaces. Our expertise in the growing Communities & Care segment is guided by a dedicated group of specialists focused on program solutions within the healthcare marketplace and the public sector. We are strongly positioned to meet the growing needs and specialized insurance requirements of healthcare and public services providers across the country. Healthcare organizations insured under this segment include senior care homes, medical clinics, hospitals, and other related businesses. Public sector organizations insured under this segment include municipalities, emergency, housing and social services, education, and public transit.

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

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

- › Local decision making
- › In-depth market acumen
- › Sector-focused underwriting
- › Segment-specific teams
- › The ability to underwrite all lines of coverage - auto, property, liability*, crime and equipment breakdown
- › Dedicated actuarial, claims, and risk management
- › The capacity to insure and/or participate in primary, self-insured retentions, excess, fronted, captive and umbrella policies

Target business clients

Community

- › Municipal, Regional, Provincial, and Federal governments
- › Education (schools and libraries)
- › Police and Fire services
- › Emergency services
- › Social services
- › Housing services
- › Energy services
- › Public transit services

Industry sector expertise



Public sector



Automotive



Healthcare



Food & beverage



Realty



Construction



Warranty

Care

- › Owner/operators of healthcare organizations
- › Provincial governments
- › Healthcare associations
- › Brokers with existing healthcare provider relationships

Industry sector expertise

- › Specialized industry knowledge
- › Niche-specific technical underwriting
- › Multi-line underwriting
- › Broker/managing general agent (MGA) connections
- › Focused, disciplined underwriting within risk appetite

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.

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

*Liability coverage not available for most private sector areas
This guide provides an overview of the products and services available through Aviva's GCS Program & Portfolio Solutions. For exact terms, definitions, limitations, and extensions, please refer to the policy. Please speak with your insurance broker if you would like to learn more. Policies provided by Aviva's GCS Program & Portfolio Solutions are underwritten by Aviva Insurance Company of Canada. Aviva and the Aviva logo are trademarks used under license from the licensor. This document is for Canadian distribution.
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