

Global Corporate & Specialty

Overview guide

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



A solid foundation for building sustainable growth

Aviva’s Global Corporate & Specialty division has grown from the division formally known as Large Commercial, into an operation that is earning the trust of clients and brokers alike through the expertise, service level and flexibility we provide.

Our purpose is to deliver excellent service that results in sustainable benefit to our clients and communities by providing protection, integrating prevention programs, and managing claims with expertise and dedicated support.

By pulling together the focus and expertise of our people and the larger Aviva group, we provide solutions for clients within seven key industry sectors. Our business operations each offer a unique specialization and technical expertise. We adapt and respond quickly to provide tailored solutions that include extensive coverage capacity and creative deals structures, including alternative fronting, to meet and exceed the insurance needs of our clients.

Expertise for an ever evolving world

At Aviva, we pride ourselves on the insurance, surety, and risk management solutions that we offer to help our clients protect what’s important to them.

Our large corporate and commercial clients need innovative and flexible solutions – Aviva’s Global Corporate & Specialty (GCS) division provides exactly that. Our specialists work to understand not just the detailed nature of the risk, but the true makeup of the client’s business – its values, people, and vision for the future. Working together, we design tailor-made insurance solutions that exceed expectations and make all the difference, in Canada and globally.

We go further by taking a specialist approach in a traditional market. Our industry-focused expertise, combined with an emphasis on close client and broker relationships, is the result of a unique service proposition with prevention and innovation at its heart.

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*For a more inclusive list of all industry sectors, please refer to individual GCS business operation overview guides.

Business operations delivering customized products

In-depth sector knowledge
and expertise



Corporate Risk

GCS Corporate Risk provides tailored solutions to businesses and institutions that fall within our seven key industry sectors, are national or multinational in scope, and may require support for global exposures.

Coverage is provided through specialized wordings for businesses with the following:

- › \$200MM or more in annual revenue who require the following coverage:
 - Property & Casualty (P&C)
 - Commercial Automobile
- › That have and/or require alternative structures, such as retentions, larger deductibles, and/or captives.

Available capacity for well risk managed accounts include:

- › \$250MM on Property/Equipment Breakdown Insurance (EBI)
 - individual or combined
- › \$50MM on Liability
- › \$10MM on Auto.



Program & Portfolio Solutions

GCS Program and Portfolio Solutions provides strategic program solution designs for members of business associations, franchisee groups, non-profit associations and purchasing groups, and segments considered to be nontraditional or specialty. Program and Portfolio Solutions is for customers that are multi-provincial or national in scope.

We offer sector-focused underwriting for public, automotive, healthcare and retail sectors and have the added capability to serve customers in real estate, construction, and hospitality sectors.



Equipment Breakdown

GCS Equipment Breakdown coverage provides protection from losses linked to costly equipment repairs required to sustain operations during an unforeseen shutdown, as well as from the costs of equipment replacement and loss of income during that time. Equipment Breakdown coverage can provide an extensive range of protection to all businesses within eligible industries that GCS serves.

- › **Available capacity:** Up to \$250MM for suitable risks, standalone or combined with Property.



Surety

GCS Surety provides strategic solutions for customers with unique risks and challenges. Customized surety bond programs are available to the construction industry via Contract Surety Bonds, the resource sector through Reclamation Bonds, and other individual and business bond requirements via Commercial Surety Bonds.



MGAs

GCS MGAs provides the depth, knowledge, and insight of one of Canada's largest insurance providers.

Work with a trusted partner with specialized knowledge and a unique product mix to meet your specific business and geographic needs.

It takes Aviva

Technical underwriting expertise amongst key sectors

We're focused on writing risks within seven key industry sectors. Our five business operations, each defined by its own unique specialization, offer dedicated technical expertise and in-depth industry knowledge amongst the industries that they serve. Through this business model, our underwriters have the capability to tailor deal structures, offer extensive coverage capacity and adapt and respond quickly to our clients' needs.

Strength and security deliver confidence

The right strategy, values, and people ensure we maintain our strong and stable industry standing. We take pride in our consistently high market ratings, but most important to us is that our like-minded brokers and customers have complete confidence in our direction as a company, and in the products and services we provide.

A winning stewardship philosophy

Valued partnerships are essential to the strength of service Aviva provides. Together with our clients and brokers, our team of Client Relationship Managers, Technical Underwriters, Risk Consultants and Claims Service Managers combine their experience and collective insights to deliver effective insurance solutions that reflect an immersive understanding of our clients' business operations, cultures and corporate strategies. We demonstrate a client-centered approach at every interaction, and design tailored solutions that go beyond expectations to reduce exposures, safeguard assets and transfer risk.

Expanded reach to meet the needs of our clients

We are prepared to meet the needs of our Canadian-based clients. From our Toronto underwriting hub and regional branches, we write business across every province and territory in Canada, while our **U.S. cross-border solution allows us to support Canadian companies whose business interests and exposures extend into the United States.

The finer details

A holistic account view

Our Customer Relationship Managers bring together a holistic view of GCS accounts by providing a deep understanding of the client's business and supporting the delivery of focused solutions, services, and insights.

Prevention-focused risk management

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 clients. Our Risk Consultants provide GCS clients with forward-thinking strategies designed to identify and analyze exposures, reduce risk, and prevent claims from occurring.

A customer-centered approach to claims management

To ensure customers and brokers receive a claims experience that combines expertise with dedicated support, a Claims Service Manager becomes the client's liaison to our fully integrated claims community. Our tailor-made, client-centered approach ensures that GCS clients and brokers get the right support from the right people, every step of the way.

An industry-leading claims defence strategy that supports, protects and defends

Rooted in the trust we have in our brokers and policyholders, our specialized team of defence lawyers, law clerks, and assistants challenge nuisance settlements, support and defend our customers and their reputation when they are an innocent target of a claim or lawsuit.



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aviva.ca/gcs

This guide provides an overview of the products and services available through Aviva's Global Corporate & Specialty solutions. For exact terms, definitions, limitations, and extensions, please refer to the policy. Please speak with your Aviva branch underwriter if you would like to learn more. Policies provided by Aviva's Global Corporate & Specialty division are underwritten by Aviva Insurance Company of Canada or are underwritten by local insurers and reinsured by Aviva Insurance Company of Canada. Risk Management and Claims services are provided by Aviva Canada Inc. and a network of external partners. Aviva and the Aviva logo are trademarks used under license from the licensor. **The Aviva Cross Border Solutions provides property, casualty and commercial automobile coverage across all 50 states in the U.S. through our partnership with Hartford Fire Insurance Company. Conditions apply.

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