



Sustainability Highlights

2023 AT-A-GLANCE



Our Sustainability Ambition

At Aviva, our purpose is to be with you today for a better tomorrow. That’s why we are committed to protecting customers, communities and Canadians beyond insurance products. We’re making ambitious changes to shape a better future and integrating sustainability as a fundamental part of Aviva’s strategy and operations.

Changing our world for the better takes action. At Aviva, we focus that action on three core areas:



Acting on climate change

Our ambition is to be Net Zero by 2040.



Building stronger communities

We aim to help build stronger, more resilient communities.



Sustainable business

We aim to embed sustainability into the way we run our business.

Here’s a look back at some of the key highlights and milestones from our progress in 2023.



Aviva Canada is committed to leveraging our influence and resources, to collaboratively help tackle climate challenges and seize opportunities that lie ahead.

Tracy Garrad
Chief Executive Officer

Climate Action

Our ambition is to become a net-zero carbon emissions company by 2040. Our Climate Transition Plan is bold and backed by accountability to science-based targets.

INSURING THE TRANSITION

Climate action as opportunity:

- Launched in 2023:
 - o commercial rain-day and rain-season parametric solutions.
 - o sustainability property endorsement to incent build back better and carbon reduction.
 - o water leak detector and home energy assessment pilot program for employee group plan customers.
- Saw a 93% increase in customer adoption of personal EV insurance since 2022, attributable in part to the launch of the EV proposition in that same year.
- Commercial lines has solutions for solar, wind, hydro, battery storage and renewable energy.

SUPPORTING OUR SUPPLIERS

- 78 supplier partners attended our first annual Net-Zero Supplier Summit.
- Launched pilot of our Net-Zero Supplier Accelerator program that provides free education and resources intended to support our suppliers in measuring their organizations’ emissions and prepare them to make a commitment to the Science Based Targets initiative (SBTi).

Highlights from 2023’s progress toward our Net Zero by 2040 ambition:

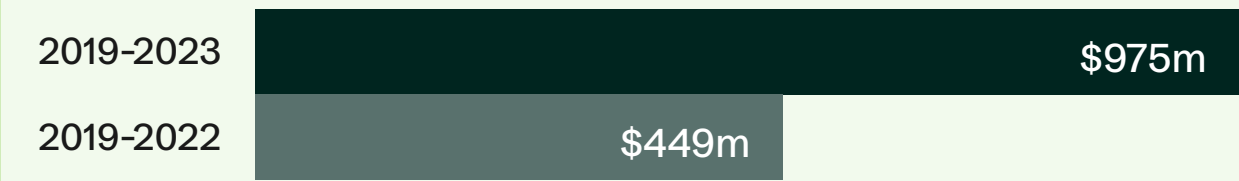
Canada

Reduction in Scope 1 & 2 weighted average carbon intensity in credit and equities (shareholder) since 2019



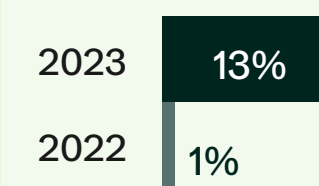
26% reduction since 2022

Cumulative investment in sustainable assets compared to assets from 2019



\$975m invested since 2019

% of new fleet are electric/plug-in hybrid (PHEV)



GOAL: 100% of new fleet are electric/plug-in hybrid (PHEV) by end of 2027 , subject to availability

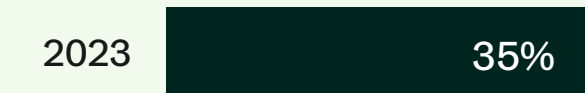
Global

Reduction in Scope 1 & 2 global operational emissions since 2019



50% reduction since 2019

% of suppliers (globally, by spend) signed up to science-based targets (SBTi)



35% of suppliers by end of 2023

GLOBAL GOAL: 70% of Aviva’s suppliers (by spend) to set science-based targets by 2025

Confirmed that 100% of the 2022 electricity used by Aviva Canada’s operations was from certified renewable sources, achieving RE100 earlier than previously planned.

Partnerships for Nature

Nature-based solutions work with nature to remove carbon from the atmosphere by improving habitats and supporting biodiversity.

wild + pine

SUSTAINABILITY

We announced Aviva plc’s first partnership in Canada with Edmonton-based **Wild + Pine**.

Wild + Pine’s StoneWoods Forest Carbon project will restore degraded and marginal land back to a forested landscape, rebuild habitats, and remove greenhouse gas emissions from the atmosphere.

This work also supports regional biodiversity, including local species of moose, elk, whitetail and mule deer, black bears, and great grey owls.

c. **520**
HECTARES

estimated area restored and conserved in Western Canada as a result of the partnership

c. **\$6.2m**
CAD

pledged from Aviva plc’s c.£100m global program to support nature-based carbon removal projects

c. **275,000**
TONNES

estimated carbon sequestered over c.60 years

Image Credit: Wild + Pine

Partnerships for Nature

Nature-based solutions work with nature to remove carbon from the atmosphere by improving habitats and supporting biodiversity.



We committed an additional \$1 million to **WWF-Canada's Nature and Climate Grant Program (NCGP)** for a total donation of over \$3 million since 2021.*

The NCGP support projects led by local groups and Indigenous communities that use nature-based solutions to restore degraded lands and shorelines across Canada, helping to safeguard biodiversity and capture and store carbon.

The additional \$1 million in funding will support work led by Secwépemcul'ecw Restoration and Stewardship Society (SRSS) to restore nature in the Secwépemc territory in central B.C. that was devastated by wildfire in 2017.

26,802
HECTARES

benefiting from increased
flood mitigation

465+
HECTARES

of wetland, grassland,
shoreline, agricultural, former
industrial sites restored

283,665+

people made more climate resilient

151,714 57

trees and shrubs planted

species at risk whose populations
benefitted from restoration

© Kevin Lamb / WWF-Canada

*The impact numbers presented on this page are from 2021-2023.



Stronger Communities

Globally, Aviva is committed to contributing 2% of Aviva’s annual profits to community investment. This is amplified by our corporate giving and volunteering programs.

2023 by the numbers:

\$4,463,859

INVESTED IN COMMUNITIES

256,312

CANADIANS HELPED
(DIRECTLY AND INDIRECTLY)

\$176,092

EMPLOYEE DONATIONS

\$145,184

CORPORATE
DONATION MATCHING

17,857

HOURS VOLUNTEERED WITH
AVIVA CANADA’S PAID VOLUNTEER TIME



Charged for Change

Announced the first recipients under our \$3 million Charged for Change Program that funds public, Level 2 EV charging infrastructure for communities with limited or no access. The second year of the Program launched in November 2023 and was expanded across Canada.

2023 Impact:

7

Ontario municipalities
selected

15

sites across Ontario

35+

new EV
charging heads

Climate Day

Held our second Climate Day in partnership with Tree Canada and other charity partners. Climate Day is Aviva Canada’s mass volunteering event focused on celebrating, conserving, and restoring our planet.

6,000

hours volunteered by over
2000 employees across Canada

5,036

trees Planted

1,000

wildflowers
Planted

33

bags of litter
picked up

6,500

discarded milk bags diverted
from landfill and woven into

13

mats for communities in need.



Sustainable Business

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

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 2023, **89%** of our people agreed that Aviva Canada is a good corporate citizen.

We are proud to continue to lead our industry in representation across our leadership teams:

Women in VP+ roles

48.3%

GOAL: **41%** by 2024

Visible minorities in VP+ roles

36.8%

GOAL: **35%** by 2024



Sustainable Business

In 2023, Aviva Canada donated **\$250,000** to charitable organizations in Canada to advance DE&I initiatives across our five areas of focus: **Race and Ethnicity, 2SLGBTQIA+, Age, Disability, and Gender.** Each is supported an employee-led DE&I Community:



AvivAbility

Continued partnership with the **Rick Hansen Foundation** and added a new partnership with **Specialisterne**

Gender Balance

Continued partnership with the **Young Women’s Christian Association** (YWCA)

Generations

Added a new partnership with **Fondation Émergence** and their “Aging Gayfully” program

Pride

Continued partnership with **Rainbow Railroad** helping provide life-saving assistance to vulnerable LGBTQI+ people

Origins

Continued partnership with the **Global Indigenous Development Trust**



To learn more, view our other reports:

Aviva Canada

[2023 Public Accountability Statement](#)
[2023 Climate-related Financial Disclosure](#)

Aviva plc

[Sustainability content from the
2023 Annual Report and Accounts](#)
[2023 Climate-related Financial Disclosure](#)



**Canadian HR Reporter 5-Star
Diversity, Equity and Inclusion Employer 2023**

Awarded 5-Star DE&I Employer for outstanding efforts to create a workplace culture where people can be themselves and thrive.



Toronto Star Readers' Choice 2023

Named Best Insurance Company (Gold)



Insurance Business Canada 5-Star Carrier 2023

Awarded 5-Star Carrier winner in product innovation, range of products and overall service level.

