

How we live

Aviva Canada
Executive Report June 2022

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Introduction

The pandemic has changed a lot about the way we live, and as it continues in its various forms across Canada, we're still feeling its transformative effects.

Last year, we released the first [How We Live report](#) from Aviva Canada, examining the lives of Canadians – from their homes, possessions and living aspirations, to their work, wellbeing and hopes for the future. The question we asked ourselves throughout was: what impact has COVID-19 had on households and how have our attitudes and behaviours changed as a result?

Since then, we have transitioned into new stages of the pandemic with restrictions easing – but how much has really changed in the day-to-day lives of Canadians? Do aspiring first-time homebuyers still have hope? Are they renovating and adapting within their home to account for challenges brought on by the pandemic? Have people returned to the office or have the ways of working changed for good? What are Canadians' views on transportation and the future of commuting?

This year's report explores these questions and examines how Canadians' perspectives have shifted another year into the pandemic.



Phil Gibson

EVP and Managing Director, Personal Insurance
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How have Canadians' perceptions about their homes changed another year into the pandemic? How has people's perceptions of their home changed, and are people still moving because of the pandemic?

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What changes are being made to the home another year into the pandemic? Are Canadians still renovating and improving their home?

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Has the lifestyle of Canadians changed for good? How are people adapting their lifestyle and home through the various lockdowns another year into the pandemic?

Chapter 4: Work and Transportation

What effects has the pandemic had on the lives of Canadians? Has the easing of restrictions and return to work impacted their day-to-day lives? Has the future of the commute changed for good?

Chapter 1: Property Values and Homeowner Aspirations

This chapter examines the impact COVID-19 has had on homeownership for Canadians, both on perceived value and their plans for buying or selling another year into the pandemic.



Homes and prices

Canadian homeowners overestimate the value of their homes, particularly in Ontario

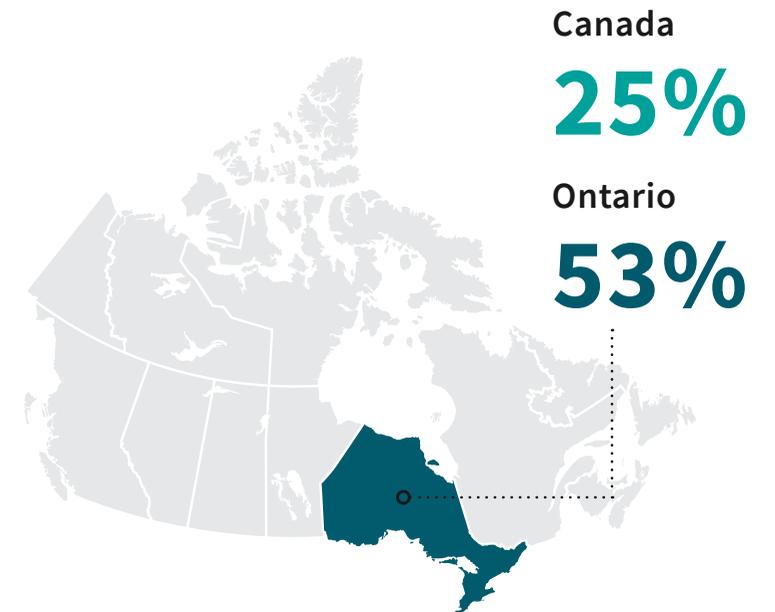
The housing market continues to be a hot topic as the average price for Canadian homes hit record levels in early 2022. The hot housing market and increased property value across Canada has current homeowners overestimating the value of their homes. Last year, Canadians valued their homes at \$641,267 on average – only slightly higher (3%) than the projected 2021 average price of \$620,404 by Canadian Real Estate Association (CREA). This year, Canadians made a considerable upward estimate of the value of their home compared to CREA’s projected prices for 2022, particularly in Ontario. Homeowners across the country estimate their home price at \$980,773 on average, which is 25% higher (or \$195,000 more) than CREA’s projection of \$786,000. In Ontario, this estimate is higher. Skyrocketing prices have resulted in Ontarians overvaluing their homes and estimating 53% higher than CREA’s projected price for 2022.

	Total	Atlantic	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
Home Values 2022 (consumer belief)	\$980,773	\$304,538	\$377,031	\$1,643,333	\$368,823	\$313,226	\$449,560	\$1,257,637
CREA projected values (2022)	\$768,058	\$342,759	\$515,620	\$1,073,852	\$364,744	\$310,148	\$464,615	\$1,048,546
% difference self-reported to 2022 CREA	27.7%	-11.2%	-26.9%	53%	.01%	.01%	3.4%	19.9%

Increase in estimates of home prices across Canada



Representation of overestimation in Ontario compared to rest of Canada



Canadians’ optimism in their home value continues to climb through last year

Speaking to the resilience of the Canadian housing market, most homeowners (81%) say their home has increased in value since March 2021. This is an increase of 26% from last year when only 55% of homeowners believed their home had increased in value. Just 9% of homeowners say their home value has stayed consistent while 5% believe it has decreased. Regionally, we found that homeowners in Ontario (73%) and Quebec (71%) are much more likely to indicate that their home value has increased. The continuation of the pandemic may have affected suburban and rural homeowners’ perceptions of their home value. Almost half of homeowners living in suburban (52%) and rural (48%) areas believe the value of their home has increased considerably, while only 39% of urban homeowners feel the same way. This valuation is likely because remote working has continued – as we saw in our last report, many remote workers were looking outside the city for homes.



Perceived home value increase across Canada



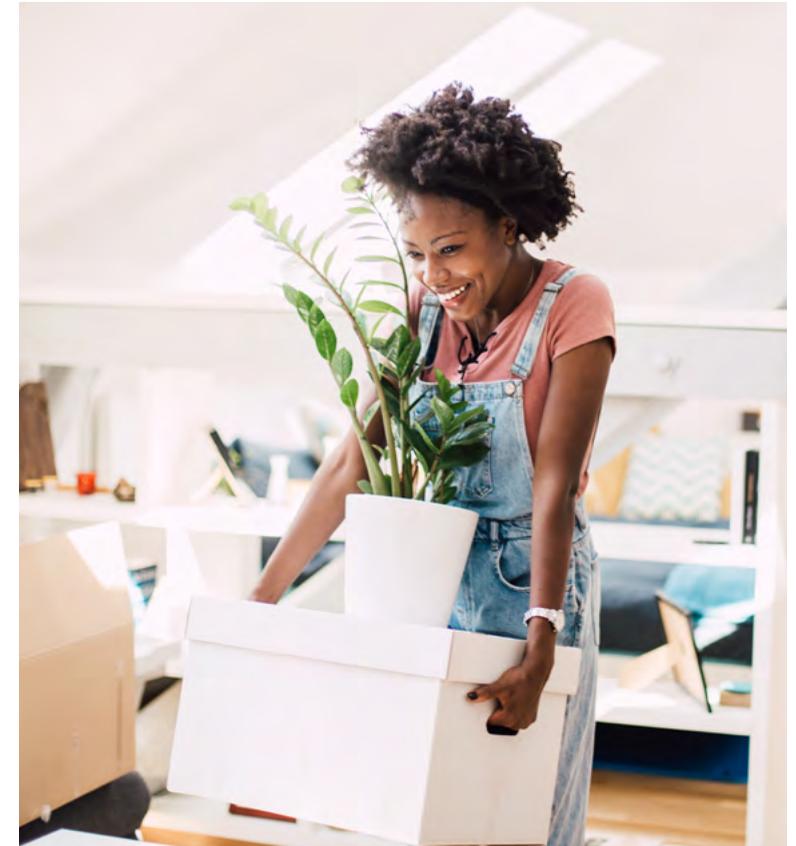
Estimated home value changes across Canada



More Canadians own their first home

Although Canadian housing market prices have continued to climb, it hasn’t stopped the dreams of many who one day hope to own their first home. Last year, 12% of Canadians stated they intended to purchase their first home with 7% thinking it would happen in the next 12 months. According to our latest research, 32% of Canadians are currently living in their first home compared to 22% in 2021, with over half of those respondents (51%) between the ages of 25–44. Canadians who work remotely were also more likely to purchase a new home (10%), this may be due to their ability to relocate to other regions with cheaper housing prices.

Regardless of market prices, homeowner aspirations remain high with 33% of individuals aged 25–44 indicating they are currently planning to purchase their first home. However, this isn’t the case for all Canadians with 8% of respondents stating they currently live with friends and family and have no plans to purchase in the foreseeable future. Of them, more than 50% are aged 18–24, the majority of whom reside in Ontario. Home ownership for younger Ontarians may seem out of reach due to skyrocketing home prices in this region in particular during the pandemic.



One in five Canadians who planned to buy a home were impacted by the pandemic

Purchasing a home is not a light decision, and the pandemic impacted some Canadians' plans to purchase (19%). Thirteen percent of Canadians state they had planned to purchase a home but did not end up doing so. Three percent of Canadians who had not initially planned to purchase ended up purchasing. Out of those who unexpectedly purchased, two-thirds (66%) were aged 25–44 which could be attributed to a change of job, remote working or changes in life events that tend to occur such as moving in with a significant other or having children that led to unplanned purchasing. In contrast, three-quarters of homeowners 54+ had no plans to purchase a home and did not buy, likely already settled and secure in their forever home.

Renters say their plans were impacted almost two times more than homeowners, with 25% of renters indicating that their plans for purchasing a home fell through. Canadians aged 25–44 were the most impacted with 40% wanting to buy a new home before their purchasing plans were disrupted by COVID-19.

14% of Canadians who had plans to sell their homes were impacted by the pandemic

One-in-ten Canadians who planned on selling their home did not do so because of the pandemic, while 3% of Canadians unexpectedly put their house on the market. Sixty percent of those who were not planning to sell but did were below the age of 44, and those 18–24 were three times more likely than other age groups to sell. In comparison to younger Canadians, those aged 55+ were 10% more likely to stick to their original plan. Overall, it seems that the plans of younger Canadians were more likely to change than those in older age groups. This could be due to the many life changes that happen between 25–44 or they could be more open to making changes such as relocating for a new job opportunity.

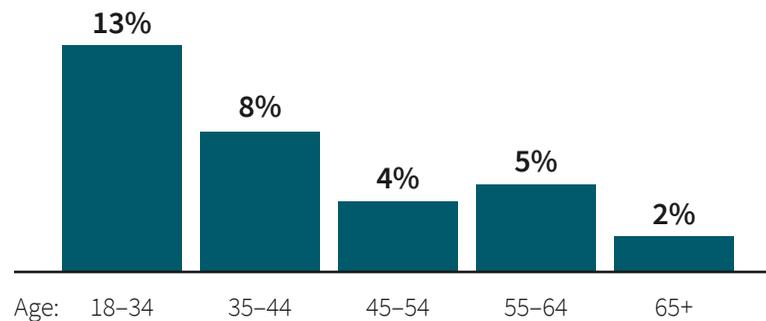


Purchased a property in 2021?



No
93%

Yes
7%

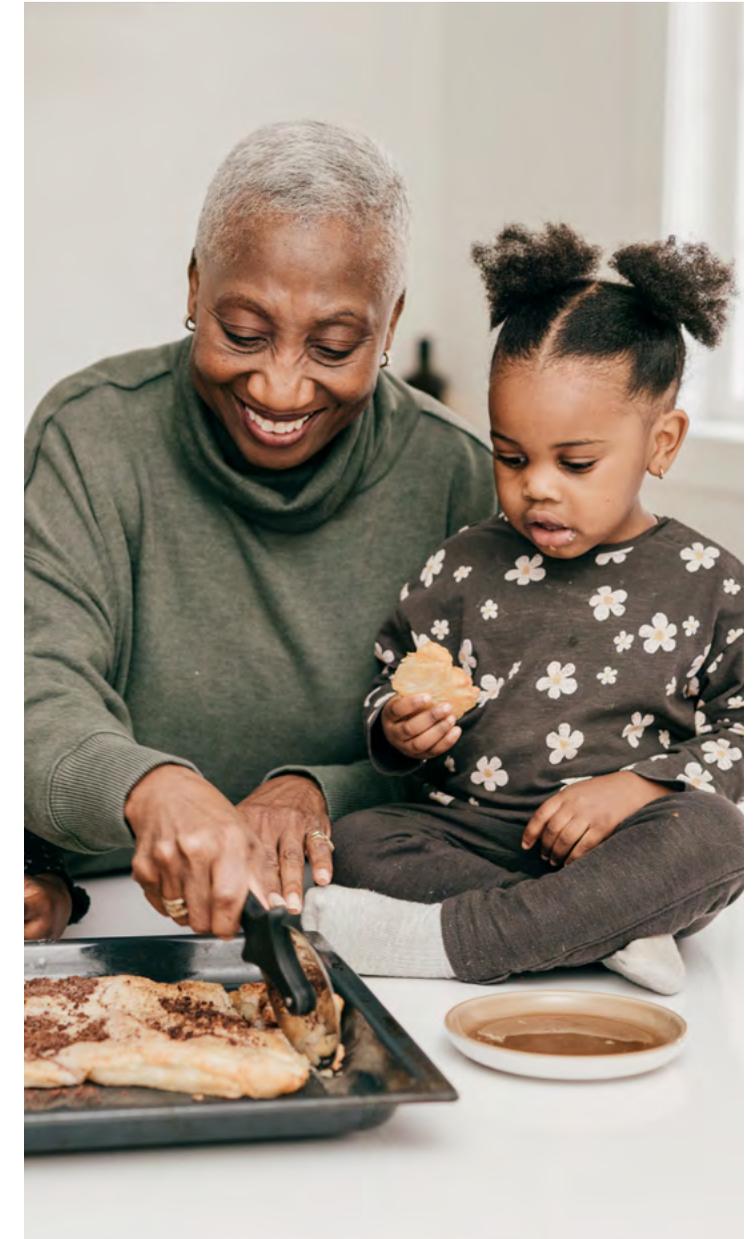


Location, location, location

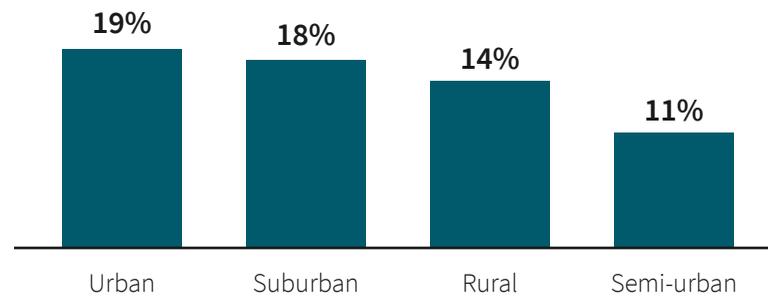
For six-in-ten Canadians, COVID-19 influenced a change of location. Two-in-ten Canadians who moved to an urban or suburban community during the pandemic, say the pandemic influenced their decision to relocate there, and roughly one-in-ten Canadians in rural or sub-urban areas say the pandemic factored into their decision to move to a new type of location. Those who work from home (26%) are significantly more likely to say COVID-19 influenced their decision to move to the suburbs or small towns, this is especially true for younger homeowners in Alberta and British Columbia, who are moving towards rural regions, likely due to less affordable housing in urban or sub-urban regions. Younger individuals, whether homeowners or renters, are equally likely to be influenced to move to a new location compared to older Canadians. Interestingly, older Canadians have been more influenced to move towards urban and suburban areas compared to the younger cohort, perhaps due to the lack of socialization and loneliness induced by the pandemic and subsequent lockdowns.

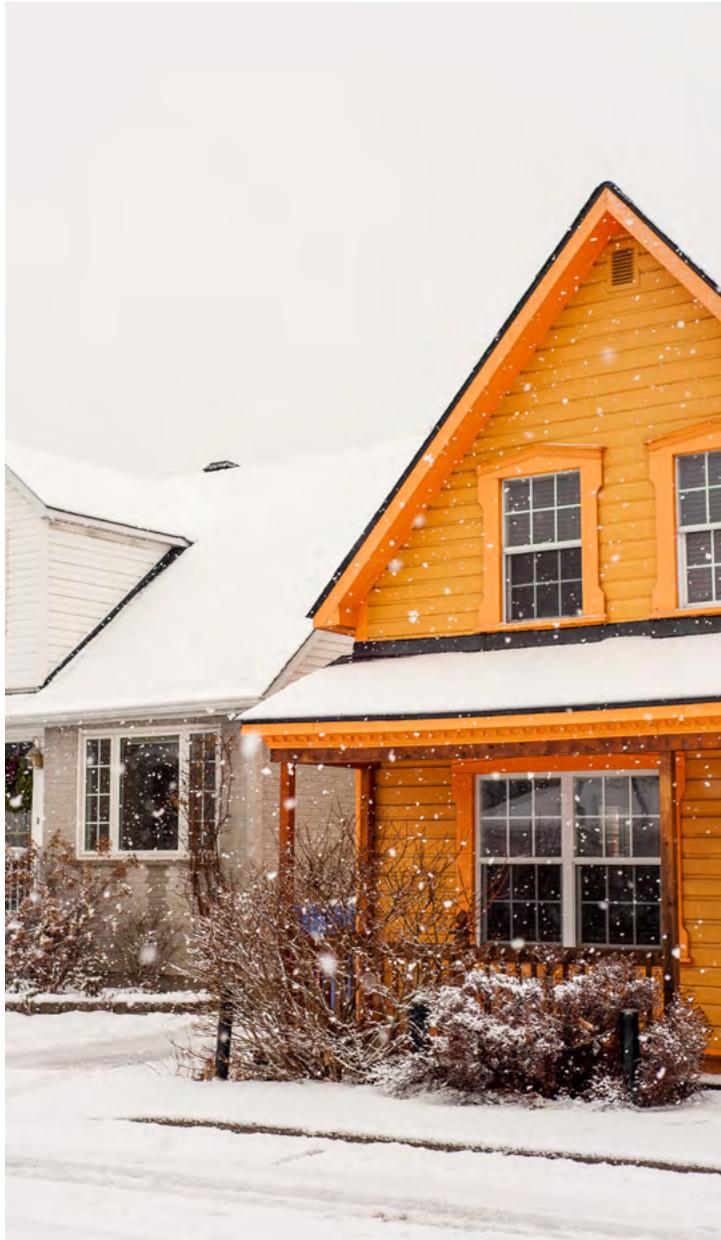
One-quarter of those who purchased a home, put their home up for sale, or started a new rental tenancy moved to a different type of location. Renters were more likely to have moved to a new type of location (29%) compared to homeowners (20%).

Thirty percent of those who moved to a different type of location because of the pandemic cite a more desirable location, remote work (28%) and a change of job (27%) as their main reasons for moving.



COVID-19 influence on decision to move to different type of location





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Whatever the reason Canadians are choosing to move to more remote areas, special attention should be paid to areas known for windstorms and/or hail. Often, areas that are flatter or less insulated by the wind protection large buildings provide, or the heat cities generate and give off, can be impacted to a greater degree by these risks. Large, open, and flat land is often subject to intense wind events, while the very same storms hitting a city could have little to no effect as they dissipate much faster.

Additionally, care should be paid to the presence of wildlife if moving deeper into rural areas. The presence of wild animals attempting to nest in and around the home may be higher. Homeowners should inspect the interior and exterior of such homes regularly for birds, rodents or insect colonies. When moving to more remote areas, Canadians should always contact their insurance representative to ensure they have the right coverage for the additional protection required.”

**Phil Gibson**EVP and Managing Director,
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Chapter 2: Renovations and adaptations to the home

The following chapter looks at the changes Canadians made to their home since the start of the pandemic.



It's no surprise that when faced with multiple lockdowns, many Canadian homeowners dreamed of upgrading their homes. When looking at homeowners' property aspirations in 2021, 20% planned to renovate their home but just 11% of homeowners say they made renovations to their home this past year.

On average, Canadian homeowners spent \$4,500 on renovating to upgrade their homes – similar to the average amount spent in 2020. A small percentage of individuals raised the average spend due to improvements costing over \$10,000. The renovation trends seen this year mirror what was seen in 2020.



Remote workers are spending more on renovations

Remote working may have started as a temporary measure, but it has permanently altered many Canadians' homes. Even as the percentage of homeowners working remotely and at their place of work remain constant, those working from home are spending on average \$1,000 more on their renovations. Canadians working remotely are significantly more likely to have renovated for their workspace (38%) and spent 18% more than those working at the office. They are also more likely to add a playroom to their home and spent 74% more on adding a playroom, potentially to accommodate homeschooling for their kids.

With the lack of ability to travel for vacations, it's unsurprising that Canadian homeowners continued to spend on creating an oasis in their backyard. For those working from home, renovations were more focused on creating working space compared to those working on site who focused more on renovating areas they would typically use for more leisurely activities. Although those who work from home renovated their backyards less (44%) than those working on site (56%), those working from home who did renovate their backyard, spent 57% more on those renovations.

Where we saw the most renovations

Type of renovation	2020	2021	% of homeowners who renovated ¹	Work From Home (WFH)		Work On Site	
				% who renovated	Average spend	% who renovated	Average spend
 Backyard	12%	12%	56%	44%	\$7,672	56%	\$4,884
 Added an office for WFH	5%	7%	29%	38%	\$1,492	23%	\$1,268
 Entertainment area in basement	6%	5%	23%	22%	\$4,411	23%	\$6,389
 Playroom	2%	4%	12%	16%	\$1,858	11%	\$483
 Addition to home	1%	3%	7%	1%	\$5,615	9%	\$3,792

¹ E.g., 29% of homeowners who renovated, renovated their workspace.

Ontario is spending the most on renovations

Across Canada, two-thirds of the renovations made by homeowners in most provinces fall below the \$2,500 threshold. Ontario spent the most on renovations in the past year, spending almost double what other provinces spent. Lengthier lockdowns were experienced in Ontario compared to many other provinces. As many Ontarians worked from home (40%), it may have facilitated a need for larger renovations to meet the needs of their families at home, leading to greater expenditure than other provinces.

	< \$1,000	\$1,000–\$2,499	\$2,500–\$4,999	\$5,000–\$9,999	\$10,000–\$19,999	> \$20,000
Alberta	42%	16%	21%	11%	0%	11%
British Columbia	39%	29%	13%	10%	6%	3%
Maritimes	25%	21%	8%	33%	4%	8%
Ontario	37%	23%	8%	14%	11%	7%
Prairies	37%	37%	16%	0%	0%	11%
Quebec	35%	26%	17%	9%	9%	4%
Grand Total	36%	25%	13%	13%	6%	7%

Percentage of people who made renovations to their home, by province

	Quota	Renovation
Alberta	11%	11%
British Columbia	13%	12%
Maritimes	7%	8%
Ontario	38%	39%
Prairies	7%	9%
Quebec	24%	21%

Not all renovations were planned for Canadians

Fourteen percent of those who renovated state that they renovated their home on an impulse during the pandemic. As the economy reopens and life transitions towards pre-pandemic normalcy, some homeowners who renovated say they didn't use their renovated space as much as they expected to (8%). Others say they spent too much on renovations (7%), had some regrets about renovating the space (5%) with some even saying they haven't used the space at all or no longer use the space (4%).

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When considering making renovations to your home, it's always a good idea to ensure you have a plan in place. Canadians looking to make major changes to their home should know that renovations like finishing a basement, removing structural supports, or building an addition may impact their insurance coverage as they can change the home's rebuild value. Your insurance representative can help ensure that your home is covered for its true value, giving you peace of mind should the unexpected happen.”



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Chapter 3: Purpose and people

The following chapter examines the lifestyle changes Canadians are experiencing – from those transitioning back to the office, the adaptations they’re making to their homes to fit their current needs and how these changes have affected their day-to-day life.



For many Canadians the pandemic quickly transitioned the traditional 9-5 in office job to fully remote. The separation that once existed between work and home has blurred and morphed into a blended lifestyle, where many throughout 2021 continued to juggle the realities of working from home, sometimes with a partner who is also working remotely and in some cases kids home schooling.

When Canadian homeowners were asked last year, 28% had already adapted their space to fit their new needs. When looking into the next 12 months, only 11% had planned to make additional changes to their current home. With lengthy lockdowns in 2021 however, 14% of Canadians adapted their space. For those working from home, they were 2x more likely to adapt their homes (23%) spending 4x more doing so than those who are working at their place of employment (11%).

	Adapted	Price (avg)
 Working from home	23%	\$2,377
 Working on site	11%	\$583

Adaptions in 2021 for Canadians were similar across the provinces with the only provinces less likely to make changes to their space being the Atlantic. Expenditure for making changes to better suit the living situations during the past year averaged \$1,217, an increase from the average spend of \$783 from the previous year.

As Canadians continued to work from home throughout much of 2021, 14% of homeowners adapted their current space to include a new workspace, spending about \$1,318. Not surprisingly, those working remotely spent 8x more than those working on site to include an office in their home. In addition to the changes made, 27% of Canadians purchased items for a workspace such as new office furniture and equipment and 41% of Canadians also purchased new computer equipment such as a laptop, keyboard, or mouse. The changes homeowners made suggest that working behaviours developed throughout the pandemic, originally as a temporary measure, may have shifted the culture of work for good.

Remote workspaces weren't the only changes Canadians made to their home. The reopening and closure of fitness facilities in the past two years triggered the demand for home gyms for many homeowners. In 2020, 21% of Canadians adapted their homes to make changes for a home gym. In 2021, an additional 8% did the same, spending an average of \$665 on a gym in the past 12 months.

	< \$100	\$100-\$499	\$500-\$999	\$1,000-\$2,499	\$2,500-\$5,000	> \$5,000
Alberta	27%	20%	40%	7%	7%	0%
British Columbia	17%	42%	13%	4%	21%	4%
Maritimes	0%	75%	13%	0%	13%	0%
Ontario	8%	49%	19%	14%	6%	4%
Prairies	15%	38%	31%	15%	0%	0%
Quebec	8%	44%	22%	22%	4%	1%
Total	10%	45%	21%	15%	7%	2%

Percentage of people who made adaptions to their home, by province

	Quota	Adaptions
Alberta	11%	10%
British Columbia	13%	12%
Maritimes	7%	5%
Ontario	38%	40%
Prairies	7%	7%
Quebec	24%	26%

The survey also found that those living in the Maritimes, BC and ON spent more than \$2,500 on adaptions. Interestingly, homeowners in BC and ON reported spending over \$5,000 on adaptions – all of whom indicated they are working from home. The higher price tags may be the result of having to make workspace adaptions to facilitate a conducive working environment to fit their new lifestyle.

Ontarians spend more on renovations and adaptations than other provinces

Ontarians spent more than the average Canadian homeowner when looking at adapting for a workspace, gym or homeschooling. They contributed to more than half of the total spend on adaptations, explaining why their average cost of adaptation is double that of the average Canadian homeowner. Similarly, Ontarians who are working remotely and renovated their space spent 40% more than the rest of Canada when it came to updating their home.

	Adapted	Renovated	Both
Ontario	14%	10%	10%

Total spend (ON)	\$219,350	\$363,148	\$538,189
Avg spend (ON)	\$2,129	\$5,115	\$7,272

	Adapted	Renovated	Both
Ontario (avg)	\$2,129	\$5,115	\$7,272

All homeowners (avg)	\$1,217	\$4,500	\$5,472
Difference (%)	75%	13%	33%

Updating home contents

Not only have Canadians adapted the spaces in their home to better suit their living situations, but many have also made purchases for their home, with 47% of Canadians purchasing new home décor, 43% stating they purchased new cooking equipment, and 41% stating they purchased new technology. It's unsurprising to see that people across the country are spending on items within the home, perhaps as a form of entertainment or taking up a new skill in their time spent during lockdown. Yet, 28% of Canadians say they currently don't know what their content insurance covers.



Buyer's regret over impulse purchases

When thinking about the possessions they bought during the pandemic, 18% say they made impulse purchases, and some admit they didn't use some of their purchases as much as they expected to (11%), spent too much on them (8%), or regret some of the purchases they made (7%).

Of the purchases made during the pandemic, 24% say they use their home gym/sports/bike/online gym items less than expected, and 21% say the same about the voice-activated assistant they bought. Similarly, 20% say they don't use the hobby equipment and 18% are not using their gaming equipment/streaming services as often as they anticipated. With the economy opening, homeowners may find themselves returning to activities outside of the home resulting in the items they purchased during lockdown to entertain themselves no longer being used as planned.

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Your home is your sanctuary. With all the changes and updates Canadians have made, it's important to make sure that your home is insured to value, and that includes the contents within. You might be surprised to learn that many underestimate the value of their possessions in their home. Often, items like jewellery may need special coverage. Talk to your insurance representative if you are unsure about what your contents insurance covers to ensure you have adequate coverage.”



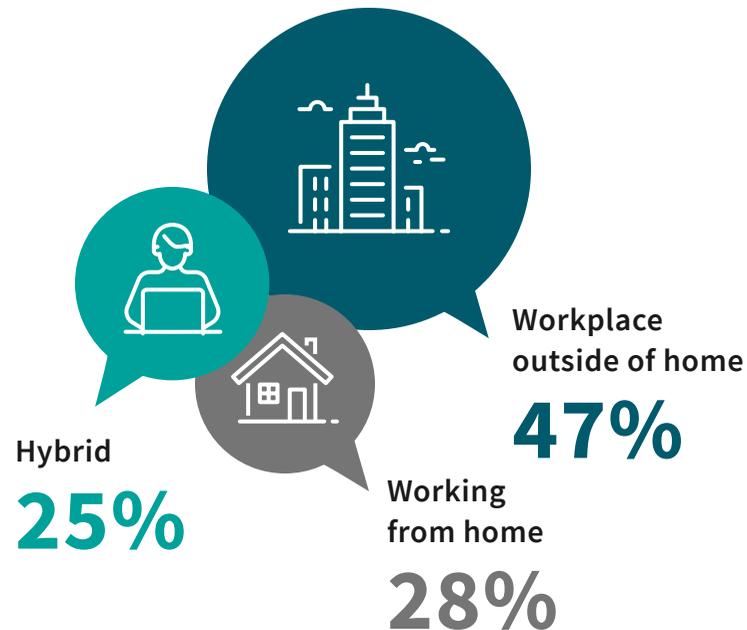
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Chapter 4: Work–Life balance and transportation

The following chapter examines the continued changes COVID-19 has made to Canadians' lifestyles and how they are adapting to fit a new normal, from their working habits to how they're choosing to commute.



Working from home has become routine for many, but as restrictions eased, Canadians are once again faced with the challenge of transitioning their working habits. Since the beginning of 2022, 47% of the workforce state that they had fully returned to their workplace outside of home, while 25% say that they adopted the hybrid mode of work with their week split between working from home and at the office. The remaining 28% of people state that they are now working permanently from home. This is mostly true in Ontario, where a sizeable share of the workforce is significantly more likely to say that they are working from home full-time (32% vs 23% for the rest of Canada).



The transition back into office has generated mixed feelings for working individuals across the country

It has been a slow return to office for many Canadians, and while some are feeling the benefits of returning to a designated office space, others are stressed to return to their old work model. Last year, a significant number of employees working remotely highlighted the stress of not having meaningful interactions with their coworkers (54%), while a similar percentage indicated that they were finding it difficult to switch off from work (52%). This year, for some Canadians returning to a workplace has created a positive experience, with 15% stating that they have enjoyed returning to the workplace more than they had anticipated. Eleven percent indicate that returning to work has resolved the stresses felt only a year ago as they were better able to make a distinction between work and home and could successfully switch off from work. Some (6%) say they enjoy their daily commute. The flexibility of remote working that COVID-19 provided has also allowed Canadians (9%) to better juggle their home priorities with work compared to pre-pandemic which they found to be a refreshing change of pace.

On the other hand, there is a group of Canadians who don't share the same positive sentiments of returning to the office. Twelve percent state that they are feeling more stressed trying to juggle their work and personal priorities compared to when they were working remotely. Others are finding it difficult to adjust to being back in the office (11%) and finding it harder to concentrate in the workplace (9%) since working from home. Another year into the pandemic, it seems that Canadians may have adjusted to remote work.

Ironically, last year, 43% of Canadians who were working from home found it more difficult to focus at home. Specifically,

Ontarians are more likely to indicate they are finding it hard to adjust to the workplace (36%) after working from home, compared to the rest of Canada (24%). This may be due to lengthier lockdowns experienced and Ontarians being more likely to have created dedicated workspaces in their home that may have helped them feel more focused and productive compared to a year ago.

Experience for return to work differs for Canadians of different ages

On average, 28% of Canadians find it stressful to return to work. For those aged 35–44, 35% of those who have returned to work in person indicate feeling more stressed while trying to juggle work and personal priorities. Sixty-seven percent of these individuals, however, also say they have children at home, with more than half stating that they are below 12 years of age. This added responsibility could make it difficult to juggle home and work priorities for these Canadians, thus making working on site more stressful than working from home.

Interestingly, the divide of returning to work has not been felt across all Canadians equally. Older Canadians report they have enjoyed returning to the workplace more than their younger counterparts; and this positive sentiment has only increased with age. Sixty-one percent of those aged 18–34 who have resumed working in person stated that they found it difficult to concentrate and to adjust to normal working conditions. This is 7% higher than the average Canadian. It may be that younger Canadians started their careers remotely during the pandemic and returning to the office may be affecting them, as they did not get the chance to build the same strong relationships with their coworkers compared to those who already had established relationships pre-pandemic.

The office commute may have changed for good

Driving activity and commuting have increased compared to at the height of the pandemic. Canadians’ attitudes towards using public transportation since the pandemic may have changed for good. In 2021, close to 60% of Canadians said they were not at all likely or unlikely to use public transportation in the future. Now, 18% of Canadians say they have changed the way they commute compared to before the pandemic. This is especially true for younger Canadians. Twenty-four percent of those aged 18–34 and 22% of those aged 35–44 state they had changed their mode of commute compared to pre-pandemic days. For Canadians who are working on site, 70% travel via car to their place of work, with 80% of them stating they drive the same or more than they did before the pandemic. For remote workers, 40% say they are reliant on their vehicles but are driving less than they were pre-pandemic (53%).

Most Canadians are choosing to commute using a personal vehicle (52%) followed by walking (14%), taking a bus (12%) or taking the subway (8%).

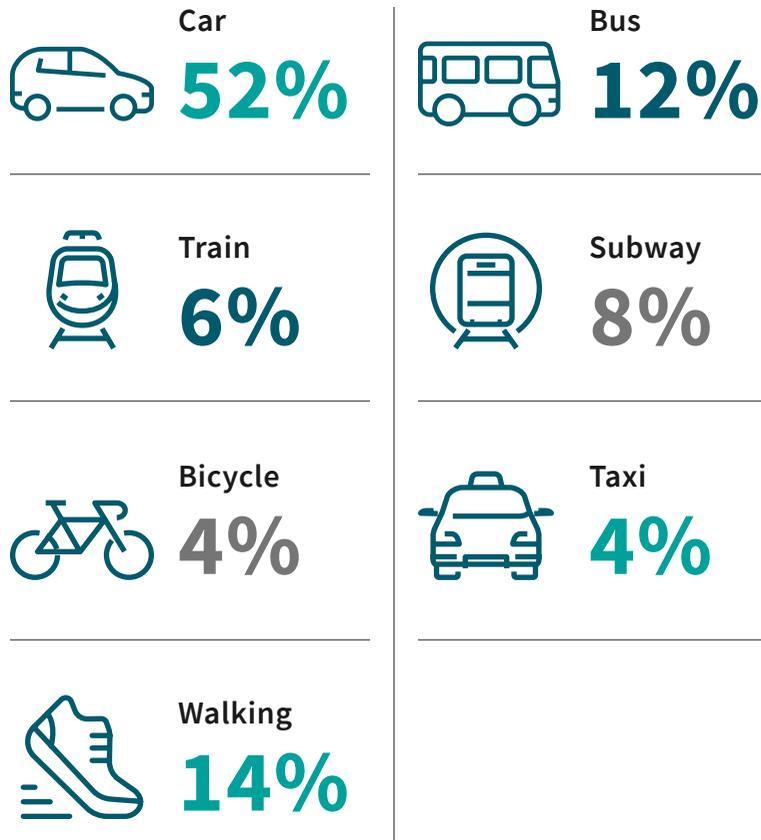
Mode of Transport	Car	Bus	Train	Subway	Bicycle	Taxi	Walking
Rural e.g., countryside location	77%	4%	2%	2%	4%	5%	6%
Semi-rural e.g., small village	62%	4%	4%	4%	3%	6%	17%
Suburban e.g., residential area / small town	58%	11%	6%	6%	3%	3%	12%
Urban e.g., central to city / town	40%	16%	6%	11%	5%	5%	16%
Grand Total	52%	12%	6%	8%	4%	4%	14%

When looking at the future of the commute, many Canadians who currently aren’t driving are anticipating using a motorized vehicle in the next 12 months (54%), increasing the number of commuters on the road for both business and leisure activities, and 23% of Canadians are expecting their milage to increase. While public transportation is still not high on the list of modes of commute, there is still a reported increase in Canadians who are considering it along with other popular methods.



With gas prices soaring and more Canadians saying they are returning to the roads and anticipating future use of vehicles increasing over the next 12 months, there are ways Canadians can save. Telematics is a usage-based program that many insurance carriers have – using drivers’ driving data to tailor their insurance premiums based on how well they drive.

Preferences in methods of transportation



Surprisingly, only 33% of Canadians say they are aware of these types of programs that help them save on their insurance premiums, while only one in 10 use it. Among users, those aged 18–34 are much more likely to be involved in the program than those who are 35 or older. Younger Canadians and those working from home are also more likely to say they are interested in using this type of program than older generations.

Aviva Journey is a simple way that Canadians can save on their insurance with us. Aviva Journey not only provides an automatic 10% discount for the first year, it also helps safe drivers save up to 20% on their auto insurance premiums each year after that.* Those with unsafe driving habits may see an increase. The app examines factors such as speed, acceleration, braking, and cornering – and provides drivers with real-time feedback on their driving. After the first annual term, these factors are used to determine their own personalized premium.

* Conditions apply

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We know consumers want more choices and influence over the rates they pay. The Aviva Journey app gives trip scores on every trip taken, and consistently updates the potential renewal discount drivers can receive so there’s never a surprise for the customer. Aviva Journey truly allows drivers to take control of their auto premiums by understanding how to drive more safely and how it impacts their insurance premium.”



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Conclusion

The How We Live report is a statistical representation of the changes that Canadians experienced throughout the pandemic. As we continue to adapt to new ways of living and working while embracing some of the nuances of our old routines, it's noteworthy to highlight the resilience that we have shown as a nation in our ability to adjust in the face of adversity. As we enter a time of eased restrictions and new hybrid working patterns, some of the changes caused by COVID-19 have shifted the way we work and live for good.

At Aviva, we continue to monitor the behaviours and interests of people across the country, so we can develop products to suit the changing needs of Canadians. Despite the uncertainty of the last few years, we are transitioning to a promising future and now more than ever, we are here to help protect our customers, businesses, communities, and all that's important to them.



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Methodology

Unless stated otherwise, this survey was conducted by Leger through an online survey with 2,500 Canadians, 18 years of age and older, who currently own homes or rent in Canada. The survey was carried out between March 18 – April 5, 2022. The results are considered accurate within plus or minus 2 percentage points, 19 times out of 20.

Disclaimers

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How we live

Aviva Canada Executive Report June 2022

