

We now have a solid partnership as Ceridian's culture and flexibility fits well with our needs and environment. The team at Ceridian really cares, and that is important in any partnership. For us it would be hard for any other organization to replicate the heart, understanding and positive attitude with which Ceridian does business and this is why we have developed such a strong partnership.

BENEFITS- THE CERIDIAN DIFFERENCE

Q. "What do you think are the key benefits of Aviva's partnership with Ceridian"

Implementation rolled out according to plan and we have achieved all of our objectives and have practically eliminated the business pressures we were facing. At the same time, we have avoided sizeable costs - at least \$1.15 million over the next 5 years. Wow, that's powerful!

We now have payroll and HR servicing that is reliable and scalable. As a result we are well poised to handle our growth initiatives.

Our processes are streamlined and secure. With third party experts doing the work, the processes are proving to be more efficient while privacy requirements are being met and our business continuity plan is solid. All of our HR policies and processes are now mapped in formally documented guides. We are actually very proud to highlight that HR was recently awarded top rating among all departments for business continuity at Aviva.

One last benefit: We are now assured of stand-alone state-of-the-art systems with no IT infrastructure investment or support required internally. We continue to benefit from innovations being made to Ceridian's systems and we are in the process of implementing Self-Service for Managers and Employees.

Outsourcing to experts, who are flexible, and REALLY care, has paid off!

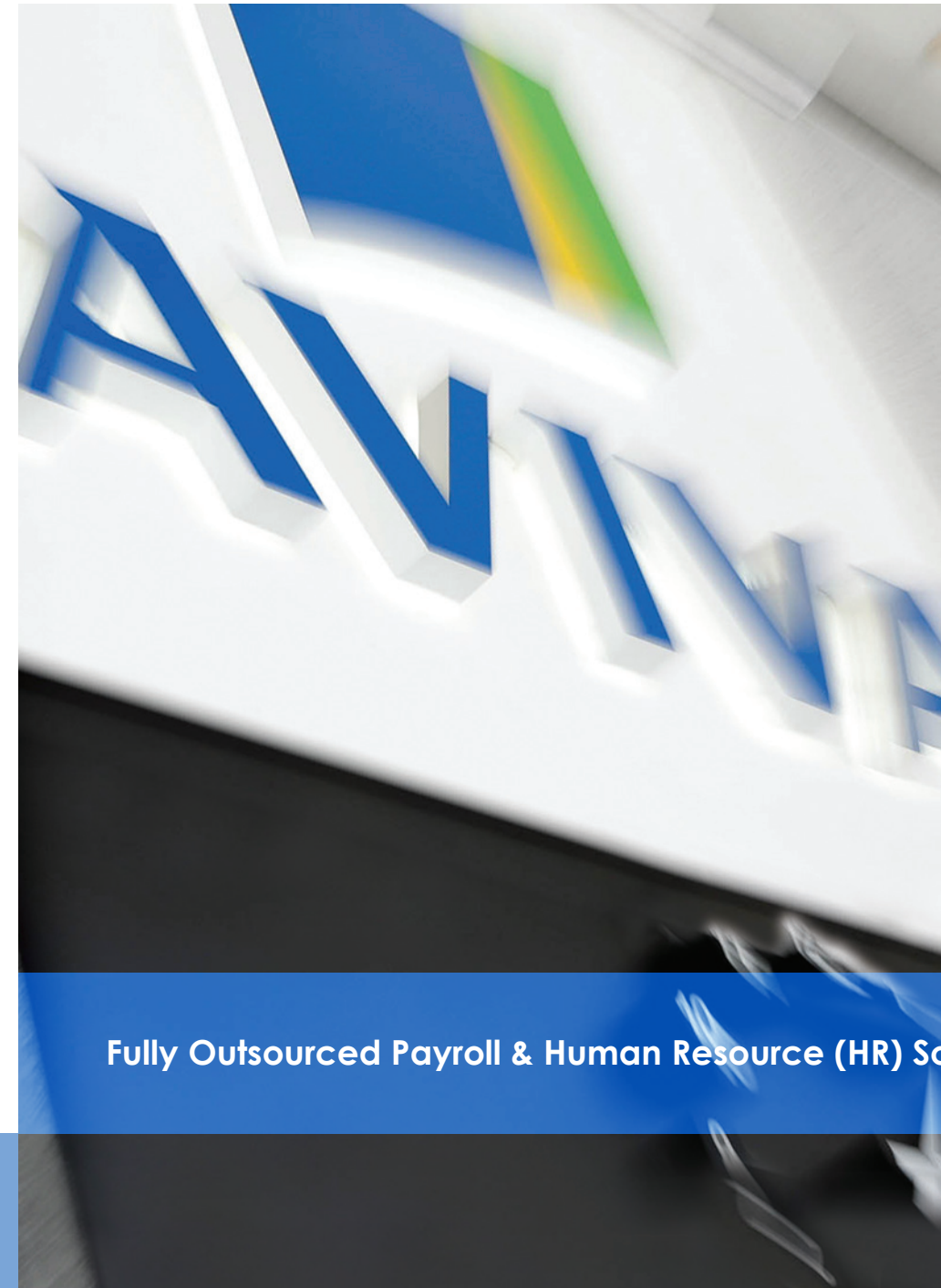
On the Business Partnership...

"The HR leadership at Aviva has a strong forward looking perspective and well defined vision - both for the short and long term. This made it possible to achieve a truly mutually beneficial business partnership with a deep understanding of root needs, both current and future. The result is a customized solution that is completely scalable and transactionally priced. Despite the obvious business pressures that their growth brought, Aviva displayed a willingness to accept advice and counsel and at all times sought to leverage our industry best practices."

*Tom Gardner, Vice President
Enterprise Sales, Ceridian Canada*

Case Study - Aviva Canada

Do Outsourcing Your Payroll Department, Human Resources (HR) Administration and even Your Employee Assistance Program work? Aviva says You Bet!



Ceridian Solutions Implemented

- *Managed Payroll & HR Administration*
- *HR/Payroll Latitude*
- *LifeWorks Employee Assistance Program*

Fully Outsourced Payroll & Human Resource (HR) Solution



In December 2006, Aviva Canada (Aviva) partnered with Ceridian to provide a fully outsourced Payroll and Human Resource (HR) solution. Nancy Sudbury, Aviva's Vice-President, Human Resources, sat down to share the story of what her challenges were prior to partnering with Ceridian, how Ceridian met these challenges, and what she values most in this partnership as well as how she envisions leveraging this relationship to address Aviva's future needs.

SITUATION

Q. "Nancy, tell us what challenges you were facing when Ceridian came into the picture?"

Our company was experiencing significant growth. We had signed some major marketplace deals such as President's Choice Financial Services and we were expecting our employee base to grow 12% the following year. This growth put new pressures on our people, systems, processes and risk management.

These pressures brought us to a crossroad in the future strategic direction of our payroll and HR practices. In particular, our requirements were:

1. Stability and scalability in our people and processes for payroll and HR administration – with growth came higher than traditional turnover rates
2. Updated technology to streamline and integrate the multiple payroll systems inherited through acquisitions
3. Tightened data integrity and security
4. More robust business contingency plans

SOLUTION

Q. "Those are big, high-risk business challenges; how did you solve them?"

We had as many alternative solutions as we had challenges before us. We therefore decided to approach our options in terms of costs and benefits. The big question for us: Do we invest in-house, or partner with a third party to arrive at the right solution?

This led us to investigate key names in the Payroll and Outsourcing worlds such as ADP, Accenture, Hewitt, Towers Perrin/EDS, Exult and of course, Ceridian. Ceridian was already familiar to us as they serviced Aviva in other markets. Ultimately, for our company's size and growth, Ceridian proved to be the most viable and best option. We needed help fast, and it needed to be on our terms! Ceridian really stepped up and did that for us and has since continued to earn our loyalty.

Q. "How does this outsourcing solution work, what did Aviva actually get?"

We got what we needed in terms of tools for our payroll, HR administration and employee assistance.

The Payroll & HR Administration Solution

Ceridian takes care of all of the details for us. It's like having our own internal payroll department and employee assistance counsellors except they are external.

PROFILE OF AVIVA CANADA

Aviva is a leading Canadian Property and Casualty insurance group:

- One of the top providers of home, automobile and business insurance
- Over 3600 Canadian employees servicing more than 3 million customers across Canada
- Ceridian Client in Canada since December 2006

Ceridian Solutions Implemented:

- Managed Payroll & HR Administration using HR/Payroll Latitude
- LifeWorks Employee Assistance Program
- Employee Training & Development

Future Directions...

- Adding Self-Service



"For our company's size, Ceridian was the only viable option. We needed help fast, but on our terms! Ceridian did that for us, and has since continued to earn our loyalty."

*Nancy Sudbury
Vice-President, Human Resources
Aviva Canada*

The Ceridian team really operates like an extension of our company and this is exactly what we were looking for. In fact, Ceridian actually hired some of our payroll staff and has kept them on the 'Aviva Team'. This was a key requirement for us and Ceridian was the only company that was flexible enough to accommodate this model.

The payroll and HR administration service we use is Ceridian's Managed Payroll & HR Administration. This allows us to fully outsource this non-core but critical function. Ceridian provides us with the people, processes, and technology, all based on the latest best practices. The technology and processes are driven by the web-based, Software-as-a-Service (SaaS) solution HR/Payroll Latitude. This provides us with end-to-end payroll processing as well as HR administration and employee and manager self-service, which we will implement later this year. Ceridian essentially takes care of all of the details including capturing employee and employer information, logging time data, calculating pay including tax and benefit deductions and issuing online pay statements and tax forms through epost™.

We have also found that Ceridian has leading edge technology. Having the software housed on Ceridian's server, protects us from any business contingency risk. Ceridian also takes care of all of the Information Technology (IT) support resources thereby reducing any need for our own internal IT support. We have found that the technology is easy to use and through the online payroll view we receive sophisticated reporting that is tailored specifically to the performance areas we want to measure.

The Employee Assistance Solution

Aviva also understands the importance of ensuring that we retain, develop and engage our own talent by investing in their wellness. For this reason, we also rely upon Ceridian to deliver our LifeWorks Employee Assistance Program. In fact, a very important part of our partnership with Ceridian is their capability to provide a full range of HR solutions, whether it's finding, paying, developing or engaging and retaining staff.

THE PARTNERSHIP

Q. "How did you decide that Ceridian was the partner for you?"

There were two key requirements that were non-negotiables for us. The first was that Ceridian retain our key performing payroll staff and the second was that Ceridian be capable of processing international payrolls and a fairly complex bonus plan. Ceridian was the only vendor that came in and invested a lot of time with our HR payroll team, reviewed processes, and took the time to understand the extent and implications of our requirements. Their technology and approach to business was flexible and able to meet our specific requirements.

* Trademark of Canada Post Corporation

RESULTS SNAPSHOT

On the Solution...

Payroll and HR Administration

- State-of-the-art, leading edge technology
- Stable & flexible environment
- Provides data integrity & security
- Robust business continuity
- User-friendly
- Streamlined integration of multiple payroll systems
- Sophisticated Reporting
- No further need for in-house information technology support
- Avoided at least \$1.15 million in costs over 5 years

Employee Assistance Program

- Demonstrated investment in employee wellness
- Has been used to provide effective employee crisis support

On the Business Partnership...

- "Ceridian's team really operates like an extension of our company"
- "Ceridian was the only vendor that came in, spent time with our HR payroll team, reviewed processes and took the time to understand the extent and implications of our requirements."
- "It would be hard for any other organization to replicate the heart and attitude with which Ceridian does business and this is why we have developed such strong loyalty"