

A person with a backpack is hiking up a wooden staircase in a dense forest. The staircase is made of wooden planks and is surrounded by lush green trees and ferns. In the background, a rocky cliff face is visible through the trees.

Aviva Canada

2024 Public Accountability Statement

About Aviva Canada

Aviva Canada is one of the leading property and casualty insurance groups in the country, providing home, automobile, lifestyle, and business insurance to 2.5 million customers coast to coast. A subsidiary of UK-based Aviva plc, we have the financial strength, scale and are a trusted insurance provider globally for more than 325 years.

Our Canadian heritage

Aviva's origins can be traced back to England more than 300 years ago. We have deep roots in Canada too. In 1835, the first Canadian-based Aviva heritage company – Canada Accident Assurance Company – was formed. Over the 20th century, many Aviva predecessor insurance companies merged, combined their strengths and changed their names. On May 5, 2003, the CGU Insurance Company of Canada became Aviva Insurance Company of Canada.



About this report

This Public Accountability Statement for Aviva Canada provides an overview of the activities undertaken in support of our customers, our people and our communities for the fiscal year January 1 to December 31, 2024. All financial figures are expressed in Canadian dollars. Aviva Canada's 2024 Public Accountability Statement has been produced and filed as a consolidated report.

This Public Accountability Statement includes the contributions of the following Aviva Canada wholly owned insurance companies:

- Aviva Insurance Company of Canada
- Elite Insurance Company
- Pilot Insurance Company
- Scottish & York Insurance Co. Ltd.
- S&Y Insurance Company
- Traders General Insurance Company
- Aviva General Insurance Company

Aviva Canada is committed to creating a better future for our customers, our people, and future generations.

We aim to address the climate and biodiversity crises, create a diverse, equitable and inclusive workplace, protect our customers, and invest in Canada's society and economy. These efforts contribute to fulfilling our purpose - to be with you today for a better tomorrow. This Public Accountability Statement highlights some of the initiatives we undertook in the past year.

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Who we are

Our purpose

Our purpose is to be with our customers today for a better tomorrow. We are here for people when it really matters, throughout their lives. We will achieve this through our corporate strategy, and by responsibly addressing the sustainability issues most important to our business and society. With a global legacy of 325 years, we have been dedicated to caring for our customers. By serving our customers well, we strive to make a lasting positive impact on the communities and society we are part of.

Our values

Our values guide us in achieving our ambitions. The values of care, community, commitment and confidence steer the decisions we make as individuals and as an organization. Aligned to our purpose and strategy, they define what it means to be part of Aviva.



Our strategy

We have set clear priorities to be the leading insurer in Canada – the top choice for customers, brokers and our people.

Our strategy is aligned to Aviva plc's four strategic pillars.

Customer

We aim to be the preferred brand for insurance. Helping our customers navigate today's challenges is central to our strategy and critical for enhancing our customer advantage.

Efficiency

We strive to simplify, automate and digitize our business with efficiency and technology at the core.

Growth

We focus on targeted, disciplined and profitable growth. Our diversified portfolio has provided significant benefits and supported resilient performance, even in difficult times.

Sustainability

We aim to lead on climate change, building stronger and more resilient communities and embedding sustainability into our business practices.

Our Sustainability Ambition

At Aviva, sustainability is a strategic focus at the heart of our business. Our approach to sustainability focuses on three core areas:

Social Action We build stronger, inclusive communities at the local level

Climate Action Support initiatives that mitigate and adapt to climate change and reverse nature loss

Sustainable Business We act to embed sustainability into the way we run our business



Report highlights

Employee
volunteer hours:

20,360

Employee
donations:

\$175,392

Corporate
matching:

\$ 121,645

Amount of community investment
including value of skills:

\$4,300,553

Canadians helped (directly and indirectly):

232,726

Climate Day:

6,000 hours volunteered by **2,000+** employees across Canada,
over **5,000** trees planted, **23,000** milkbags woven into **33** mats.

Charged for Change
2024 impact:

\$695,000+ awarded, 8
municipalities selected,
20 sites in Canada, **35+**
new EV charging heads

Total number
of employees:

5,094

(5,035 full-time,
59 part-time)

Voice of Aviva:

89%

of our people believe
Aviva is a good
corporate citizen

Women in
VP+ roles:

47%

Visible minorities
in VP+ roles:

31%

Our Communities

Volunteering and donations

We encourage our people to give back to their communities through charitable donations and volunteering. Our AvivaGives program supports this by matching personal donations (up to \$300/year) to their chosen charities and matching team fundraising efforts up to \$5,000 per fundraiser across Aviva Canada. Additionally, we provide three paid days off annually for our people to volunteer for causes they are passionate about. Whether it's supporting low income communities, aiding those affected by catastrophic weather events, or planting trees, we take pride in our employees' dedication to building stronger, more resilient and inclusive communities across Canada.

Here are some of the highlights from 2024:

Aviva Climate Day

On June 12, we celebrated our third Aviva Climate Day in partnership with Tree Canada and 13 of our charity partners. This day of collective action was dedicated to celebrating, conserving, and restoring our local environment. This year reflected strong employee engagement with over 2,000 of our people across Canada volunteering more than 6,000 hours. Together, our team planted over 5,000 trees and crafted 33 milk bag mats for communities in need, using 23,300 milk bags that were diverted from landfills.

WWF Climb for Nature

Our Aviva Canada climbers once again united to support World Wildlife Fund Canada's (WWF-Canada) Climb for Nature. In 2024, 158 of our people came together to tackle the CN Tower, BC Place and Calgary Tower, to raise funds for restoring nature and combating climate change. The Aviva team successfully raised over \$26,000 for our partner WWF-Canada, contributing to their goal of supporting wildlife and nature.





Habitat Build Day - Ohsweken, ON

In June, our Executive Committee dedicated a day to laying sod at the Onondaga 2 Project in Ohsweken, Ontario. This initiative aims to provide safe and affordable housing for families within Six Nations of the Grand River and is supported by Habitat for Humanity Canada's [Indigenous Housing Project](#). Dale Sault, Property Manager with Six Nations Housing, highlighted the significance of the project and the partnership between Habitat for Humanity Hamilton and Habitat for Humanity Heartland Ontario, stating "The townhouses symbolize how Indigenous and non-Indigenous groups can work together to tackle the lack of affordable housing in First Nations communities".

Dedication of an Info Crime Montreal volunteer

Jean-Francois Hetu, Sr. Manager of Claims Customer Experience at Aviva, dedicates his volunteer hours to serving on the Board of Info Crime Montreal. Recently appointed as Vice President, he demonstrates his long-standing commitment to crime prevention and reporting in Montreal. Info Crime Montreal collaborates with the community and police, receiving confidential tips from citizens and advancing initiatives to stop crime. Jean-Francois leverages his skills from his previous experience as a claims investigator to support Info-Crime's mission. Aviva Canada has also been a sponsor at the Governor Contributing Member level for approximately 15 years, underscoring our long-term commitment to this cause. Jean-Francois finds fulfilment knowing he is helping those in need.

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Employee donations

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Partnerships

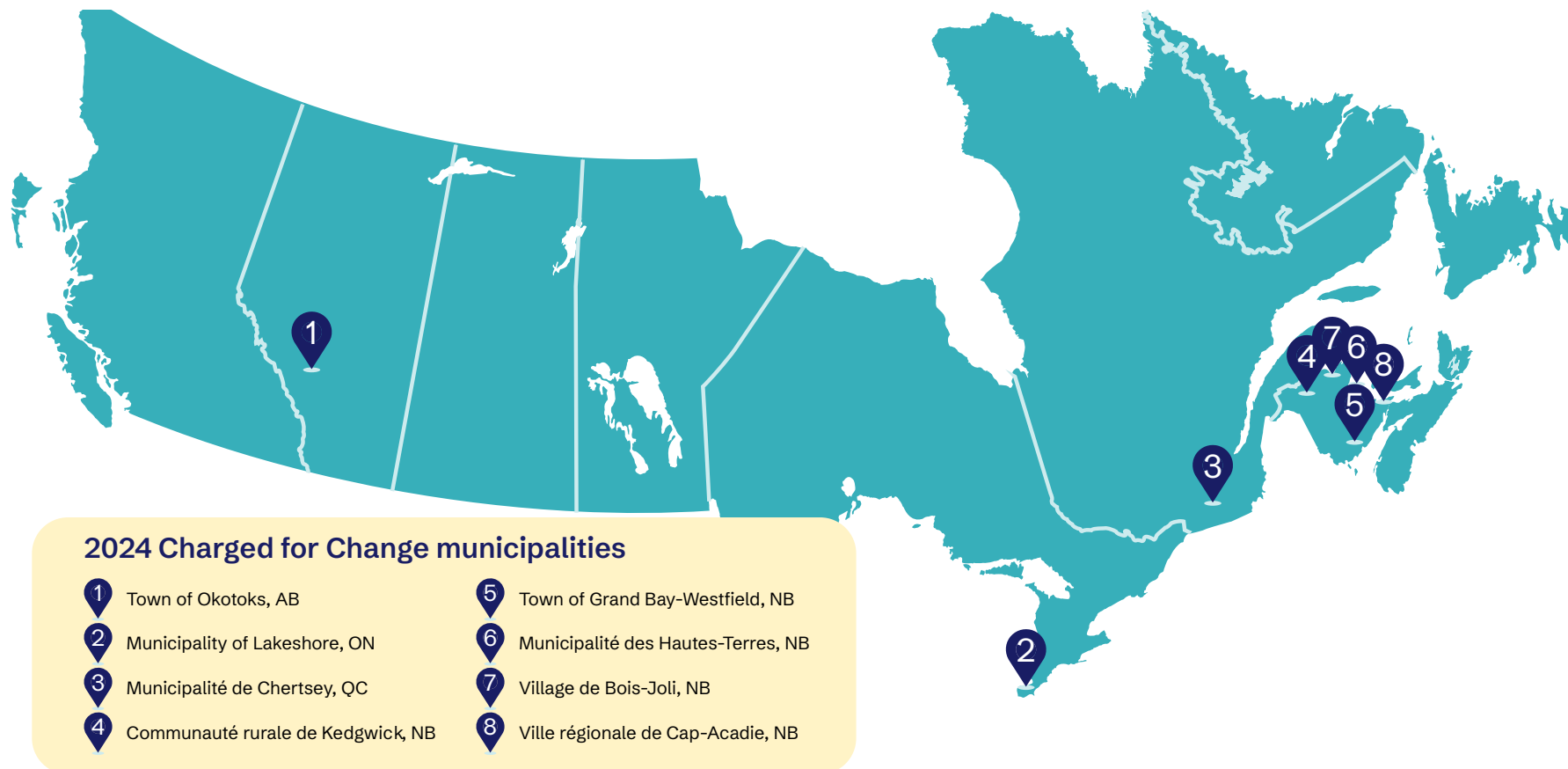
Earth Day Canada

The electrification of the transportation sector is widely recognized as crucial in our fight against climate change. Despite increasing investment, lack of electric vehicle (EV) charging infrastructure remains a significant barrier to EV adoption among Canadians. Additionally, the high costs associated with installing the necessary infrastructure can be prohibitive for many small communities, hindering the widespread adoption of EVs across Canada.

In late 2022, we introduced our Charged for Change program in partnership with [Earth Day Canada](#). This initiative aims to eliminate barriers to EV adoption by funding public Level 2 EV charging infrastructure in low-income communities across Canada. Aviva has committed \$3 million over three years to assist Canadian communities in their transition to electric mobility.

In April 2024, an additional eight municipalities, including; the Town of Okotoks (AB), Municipality of Lakeshore (ON), Municipalité de Chertsey (QC), Communauté rurale de Kedgwick (NB), Town of Grand-Bay Westfield (NB), Municipalité des Hautes-Terres (NB), Village de Bois-Joli (NB) and Ville régionale de Cap-Acadie (NB) were announced as funding recipients of a combined total of over \$695,000. This additional funding will deliver over 35 new EV charging heads in 20 sites across Canada.





Also in 2024, four of the seven 2023 **Charged for Change** municipalities held inauguration events to officially open their new EV charging stations funded through the first year of the program, including The County of Prince Edward, Township of Selwyn, Town of Thessalon and East Ferris.

The application period for the third year of the program was opened in November 2024. Learn more about the program [here](#).

WWF-Canada

The restoration and protection of nature are critical tools in reducing and mitigating emissions and ensuring we can reach global climate targets and keep warming below 1.5°C. That's why, in partnership with WWF-Canada, we are investing in nature-based climate solutions across Canada that benefit people, nature and the climate.

Since 2021, we have committed more than \$3 million to WWF-Canada's Nature and Climate Grant Program, which helps local groups and Indigenous communities restore degraded lands and shorelines across Canada. The program supports projects focused on the implementation of nature-based climate solutions, including planting native trees and plants, restoring the natural flow of water in rivers and estuaries, stabilizing banks and creating habitat in coastal zones, and restoring marginal areas of farmland to enhance habitat connectivity in agricultural landscape. These projects help to both capture and store carbon, thereby contributing to the mitigation of climate change and safeguarding of biodiversity.

In 2024, Aviva's funding of the Nature and Climate Grant program helped support the Secwepemcúl'ecw Restoration and Stewardship Society (SRSS) and their work on Indigenous-led restoration of wildfire-impacted forests in Secwépemc territory near Kamloops, B.C. The 2017 wildfire season blazed through nearly 200,000 hectares of Secwépemc traditional territory, which saw large areas of forest habitat destroyed and soil left vulnerable to erosion and landslides. SRSS' reforestation approach grounded in Indigenous rights and leadership helps reduce wildfire risks and restore functional forest ecosystems thriving with culturally significant species such as aspen and birch. Through the support of Aviva Canada and several other funders, the SRSS planted more than 500,000 trees and restored 250 hectares in 2024. They are on their way to achieving their goal of planting one million trees annually by 2026.

Read more about the Nature and Climate Grant Program [here](#).



As the partnership evolved, WWF-Canada and Aviva Canada have pooled our respective conservation, policy, business, and economic expertise to become joint advocates for corporate Canada to take action to protect nature.

Together, Aviva Canada and WWF-Canada are a strong and active voice advocating for the value of nature-based solutions to protect and restore biodiversity and help mitigate the impact of climate change.

In February 2024, Aviva Canada and WWF-Canada launched our joint [Business and Biodiversity Action Plan](#) – a guide for Canadian businesses to understand how they can act to help halt and reverse biodiversity loss, and better protect nature to contribute to a more sustainable economy. Developed as a free resource with the practical needs of businesses in mind, it features a phased approach that business leaders in all industries to take action immediately, in the next quarter or next year, in four key areas of action: assess and understand, minimize and transform, invest in nature, and collaborate and influence. The Action Plan is available online at www.wwf.ca/actionplan.

That same month, Aviva Canada and WWF-Canada co-sponsored the Restoring and Protecting Nature track at the GLOBE Forum in Vancouver, B.C. which hosted approximately 2,000 attendees from around the world. Aviva took to the main stage alongside WWF-Canada and SRSS to host a discussion about the importance of Indigenous-led conservation. We also lent our expertise to two separate workshops on the Business and Biodiversity Action Plan and the importance of taking action on the dual crises of climate change and biodiversity loss.

Finally, in early December 2024, a joint opinion article ([op-ed](#)) from Tracy Garrad, CEO of Aviva Canada, and Megan Leslie, President & CEO of WWF-Canada, was released on LinkedIn to highlight the business case for nature and the benefits to businesses that seize the opportunity to take action on nature and biodiversity loss.



Credit: New Parallel Studios / WWF-Canada



Habitat for Humanity Canada

Aviva Canada has teamed up with Habitat Canada to support their [Indigenous Housing Partnership](#). This collaboration, grounded in respect for Indigenous culture, aims to provide housing solutions for Indigenous communities through affordable homeownership and other housing initiatives. In 2024, the Indigenous Housing Partnership assisted 164 families with newly built homes, retrofitting, repairs and rehabilitations to enhance their living conditions. Additionally, our people participated in six Habitat Canada “Build Days” in Winnipeg, Calgary and across Ontario.



Canadian Red Cross

Aviva Canada supports the [Canadian Red Cross](#) in reducing disaster risks, managing emergencies and responding to crises as a Disaster Response Alliance (DRA) partner. With the help of the [Disaster Response Alliance](#), the Canadian Red Cross can prepare supplies and ensure systems and disaster teams are ready to respond across Canada. Our partnership includes financial support and employee volunteering.

This year, our people volunteered at the Red Cross’ Mobile Food Bank, attended a “Be Ready” Emergency Preparedness session, and supported our donation matching campaign for the Alberta wildfires appeal. In July, when wildfires spread across Jasper, AB and surrounding areas, the Canadian Red Cross provided emergency relief and recovery assistance to help impacted communities.

Our partnership shows our commitment to working with our people, customers and partners to build stronger, safer and more resilient Canadian communities, especially in the face of the increasing risk of severe weather and wildfire due to climate change.



Trees for Rentals

Building on the success of our 2023 pilot, our claims team expanded the Trees for Rentals program across Canada. This initiative offers eligible auto claim customers who decided against having a rental vehicle the chance for Aviva to plant a tree, through [Tree Canada](#). In 2024, Aviva's donations supported the planting of 16,587 trees.



Ducks Unlimited Canada

In 2024, Aviva Canada partnered with [Ducks Unlimited Canada](#) through their [Nature Force](#) program, joining forces with 15 other P&C insurance companies to promote natural solutions for mitigating flood risks in urban communities across Canada.

Aviva's donation supported wetland restoration projects at three high priority sites; Lower Mainland, British Columbia, Southern Ontario and Quebec City, Quebec. These projects aim to conserve nature and reduce flood risks, while also providing additional benefits such as improved water quality and groundwater replenishment.

Learn more about the Nature Force [here](#).

Nature-based carbon removal partnerships

Nature-based solutions use natural processes to remove carbon from the atmosphere which can help improve habitats and biodiversity.

Aviva is dedicated to supporting nature-based carbon removal projects as part of its ambition to achieve net-zero by 2040 and combat climate change. These Canadian partnerships are part of Aviva's global program focused on nature-based carbon sequestration projects, advancing our commitment to a sustainable future.

Nature Conservancy of Canada

In April 2024, Aviva plc pledged CAD\$6 million over the next seven years to support the [Nature Conservancy of Canada](#) (NCC) in protecting and restoring up to 900 hectares of grasslands, forests, and tidal marshes. This initiative aims to help address the biodiversity crisis, support flood protection, and enhance the resilience of local communities. Aviva's donation will contribute to the conservation and restoration of these ecosystems, including a study on the carbon sequestering power of tidal marshes in Quebec and Atlantic Canada.

The funding will be directed to three priority landscapes:

- Grasslands: Restoration of over 500 hectares in Saskatchewan, enhancing habitat for up to 30 species at risk based on habitat overlaps.
- Forests: Restoration of over 100 hectares in central Manitoba, improving connectivity and planting future carbon stores.
- Tidal Marshes: Conservation of over 300 hectares along the St. Lawrence Gulf and Estuary, providing natural defences against climate change.

Wild + Pine

In 2023, Aviva plc launched its first Canadian partnership, a CAD\$6.2 million collaboration with Edmonton-based [Wild + Pine](#). This partnership aims to restore degraded and marginal land in Alberta to forested landscapes, rebuild habitats, and reduce greenhouse gas emissions. Aviva's funding will support Wild + Pine's StoneWoods Forest Carbon project, covering approximately 520 hectares.

In 2024, Wild + Pine collaborated with the Tribal Chiefs Employment and Training Services Association (TCETSA) to host an environmental course aimed at building the environmental capacity of Indigenous students and their communities. The Wild + Pine and Aviva project will be used as a case study and field lab for educational purposes for future students.



Barachois de Malbaie, Gaspésie, Québec
Credit: Margot Ursic

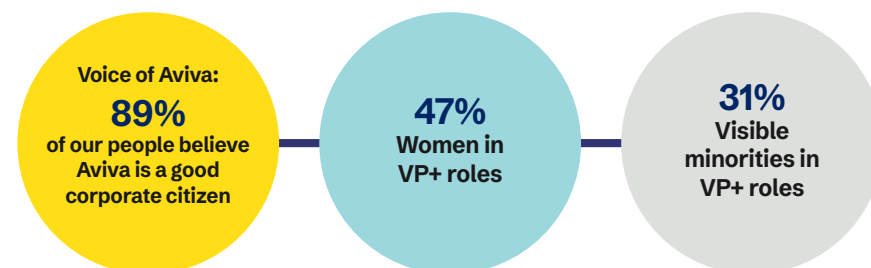
Our people

Aviva Canada's workforce comprises over 5,000 dedicated individuals committed to delivering products and services to our customers, brokers and partners. With a strong focus on a supportive culture, diversity, equity and inclusion, we are dedicated to creating an engaging and dynamic work environment that attracts top talent and enables our people to grow, thrive and realize their full potential by being themselves.

We are committed to the growth and development of our employees through various educational and professional opportunities. We offer financial support for further education, reward achievements and provide specialized programs for high-potential individuals. We also invest in future talent through a range of student initiatives.

We place a strong emphasis on achieving gender balance within our workforce. Aviva Canada is dedicated to improving gender diversity at all levels of the organization. We have established development programs for women in leadership, ensuring they have the support and opportunities needed to advance their careers. Our commitment to gender balance is reflected in our efforts to attract, promote, and retain more women across all levels of the business. We are proud to have achieved 47% representation of women in VP+ roles and a 31% representation of visible minorities in VP+ roles.

Our annual Voice of Aviva survey is a vital opportunity for Aviva to hear from our people about their engagement, their views on the organization's performance, and areas for improvement. In 2024, 89% of our people agreed that Aviva Canada is a good corporate citizen.



Location	Full time	Part time	Total
Alberta	350	1	351
British Columbia	130	3	133
Manitoba	46	3	49
New Brunswick	25	1	26
Newfoundland and Labrador	16	0	16
Nova Scotia	160	1	161
Ontario	3,845	38	3,883
Quebec	461	12	473
Saskatchewan	1	0	1
Yukon	1	0	1
	5,035	59	5,094

Diversity, equity, and inclusion

Creating a diverse, equitable and inclusive organization is essential to fulfilling our purpose of being with you today, for a better tomorrow. We are committed to continually challenging ourselves to build a workplace – and a society – that works for everyone.

We have six global employee groups, known as our Aviva communities. Each community is sponsored by a member of our Executive Committee. These groups encourage the company to think differently, and do more to ensure the inclusion of all at Aviva by:

- Promoting change through building relationships with colleagues, leaders and partners
- Celebrating the diversity of our people
- Raising awareness about individuals' lived experiences and backgrounds
- Educating the workforce on topics that are less talked about but vital to an individual's identity
- Valuing intersectionality and the multi-faceted identities we all possess
- Ensuring our policies are inclusive and providing opportunities for our people to grow beyond their day-to-day roles



Aviva Communities

Ability: promote a work environment that respects, values, and leverages the abilities and strengths of all employees.

Pride: build awareness of and for the 2SLGBTQIA+ community and our allies and build a comfortable culture of advocacy and diverse representation at Aviva.

Generations: bridge the age gap within our workforce and embrace the intergenerational workplace.

Gender: promote fairness and respect through actively challenging gender stereotypes and biases, broadening perceptions, and supporting development.

Origins: celebrate cultural differences, while promoting togetherness and inclusivity in the workplace.

Careers: support people with caregiving responsibilities throughout the organization.



Key DE&I highlights

In 2024, we donated \$250,000 to charitable organizations in Canada to advance DE&I initiatives. Some of the work supported by Aviva's contributions include building leadership skills and career development for women and gender-diverse people, improving financial literacy, creating opportunities for economic development in Indigenous communities, supporting caregivers and the neurodivergent community, and fostering safe and positive environments where everyone can be themselves.

YWCA partnership

Aviva Canada is a proud partner of YWCA Canada, supporting economic empowerment nationwide and helping transform careers and empower women. From May to July, Aviva volunteers shared their expertise through remote mock interview sessions with YWCA job seekers. These sessions, allowed YWCA participants to practice real-world interview scenarios, receive feedback, and refine their skills. This partnership showcases the transformative impact of resource-sharing, volunteering, and collective action in empowering women to achieve new career goals and drive towards true economic equity.

National Day for Truth and Reconciliation

We are committed to reconciliation and efforts to build an inclusive community. In September, our people participated in various activities, including volunteering at nine of our offices across Canada with [Kits for a Cause](#), where they packed over 2,700 kits for several Indigenous organizations containing messages of hope. Additionally, we hosted an online event to honour the National Day of Truth and Reconciliation where participants learned about personal journeys and the impacts of colonialism and assimilation. We also launched “Introduction to the perspectives of Indigenous Peoples”, an internal learning module designed to deepen our understanding of Indigenous history, cultures and the principles of reconciliation.

For more information about our communities and Diversity, Equity and Inclusion at Aviva Canada, visit our website [here](#).

Our Commitment

Commitment to meeting accessibility needs

We support the Accessibility for Ontarians with Disabilities Act (AODA) and its goal of achieving accessibility in goods, services, facilities, and employment. We are committed to meeting the needs of all individuals in a timely manner by preventing and removing barriers to accessibility and complying with AODA requirements.

This includes providing policy documents in large print, braille or other formats, including accessible PDF documents, as required. Additionally, our websites are designed according to WCAG (Web Content Accessibility Guidelines) 2.0 to ensure an accessible user experience. We are dedicated to continually improving the usability of our sites.

Aviva provides customers with disabilities equal access to the goods, services and benefits we offer. We do not discriminate based on disability and uphold high standards of inclusion in all our work, in compliance with legislative requirements. More information can be found in [Aviva Canada's Accessibility Policy](#) and [Aviva Canada's Multi-Year Accessibility Plan](#).

Supporting senior citizens, people with low income or with disabilities

Through our matching donations programs, our employees actively contribute to various community programs for senior citizens, and people with low income or with disabilities. By matching their donations, we amplify their generosity and support a wide range of initiatives that promote well-being and improve the quality of life in our communities. This collaborative effort underscores our commitment to fostering a healthier, more supportive environment for everyone.

In 2024, Aviva Canada contributed \$250,000 to support Canadians facing food insecurity. Of this amount, \$200,000 was allocated to Food Banks Canada, including their North Program which supports Indigenous communities in Northern Canada facing limited employment possibilities and barriers to accessing essential groceries. The remaining \$50,000 was directed to Community Food Centres Canada to support community food organizations that provide fresh, nourishing, and culturally appropriate foods, while also helping build skills, social connection, and healthier lives.

Improving access to insurance services

We offer insurance products that support the needs of seniors or persons with disabilities. These include:

- Tenant packages for seniors (with lower limits)
- Discounts for eligible retirees
- Accommodations for accessibility-related modifications made to vehicles



Economic Impact

(\$000 CAD)	Income Taxes	Premium & Fire Taxes	Total Taxes
Total Federal	63,208		63,208
Newfoundland	1,390	7,227	70,485
Prince Edward Island	419	2,133	3,523
Nova Scotia	1,375	6,138	6,557
New Brunswick	929	3,951	5,326
Quebec	4,553	22,263	23,192
Ontario	28,980	132,502	137,055
Manitoba	705	3,961	32,941
Saskatchewan	466	5,050	5,755
Alberta	4,262	34,056	34,522
British Columbia	4,447	19,428	23,690
Yukon	64	553	5,000
Northwest Territories	44	690	754
Nunavut	73	470	514
Total Provincial	47,707	238,472	286,179
Total	110,915	238,472	349,387

Total Amount of Charitable Donations/Sponsorships (\$000 CAD)

Charitable donations	2,442
Sponsorships	336
Total	2,778



In 2024, Aviva Canada made loan financing available to both customers and small businesses:

(\$000 CAD)	Alberta	British Columbia	Manitoba	New Brunswick	Newfoundland	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
\$0-\$24	1,150	101,307	1,045	-	-	-	523	-	523	104,548
\$25 to \$99	59	-	-	-	-	-	104	-	-	163
\$100 to \$249	376	-	-	-	-	-	407	-	-	783
\$250 to \$499	790	-	-	-	-	-	1,281	-	-	2,071
\$500 to \$999	997	-	-	-	-	-	1,444	-	-	2,441
\$1,000 to \$4,999	-	-	-	-	-	-	22,318	-	-	22,318
\$5,000 and greater	21,813	-	-	-	-	-	128,128	67,887	-	217,828
Total	25,185	101,307	1,045	-	-	-	154,205	67,887	523	350,152

In addition to providing loan financing to various insurance brokers and small businesses, Aviva Canada started to offer premium financing to customers within one of its subsidiaries in 2024.

In 2024, Aviva Canada invested in the following bonds (excludes pension):

(\$000 CAD)	Alberta	British Columbia	Manitoba	New Brunswick	Newfoundland	Nova Scotia	Ontario	Quebec	Saskatchewan	Total
Federal Bonds	-	-	-	-	-	-	-	-	-	2,985,941
Provincial Bonds	79,470	197,305	41,721	-	-	19,113	605,914	478,935	35,211	1,457,671
Municipal Bonds	-	172,741	-	-	-	-	139,654	91,127	-	403,522
Total	79,470	370,048	41,721	-	-	19,113	745,568	570,062	35,211	4,847,134

Aviva Canada has also invested more than \$2 billion in Canadian corporate bonds.

Aviva Canada

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