

A person wearing a brown beanie and a backpack is sitting on a large, grey rock peak. They are looking out over a vast landscape that includes a blue lake, green forests, and distant mountains under a light blue sky with soft clouds. A yellow curved line is visible in the upper right portion of the image.

Aviva Canada

**2025  
Public  
Accountability  
Statement**

## About Aviva Canada

Aviva Canada is one of the country's leading property and casualty insurance groups, providing home, automobile, lifestyle, and business insurance to 2.6 million customers coast to coast. A subsidiary of UK-based Aviva plc, we draw on more than 325 years of global insurance experience and strong financial stability.

## 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 following century, several Aviva predecessor insurance companies merged, combined their strengths and changed their names. In 2003, the CGU Insurance Company of Canada became Aviva Insurance Company of Canada.

## About this report

This Public Accountability Statement (PAS) summarizes Aviva Canada's activities that supported our customers, people and communities in the fiscal year January 1 to December 31, 2025. All financial figures are presented in Canadian dollars.

The report outlines how we contribute to Canada's economy and society, including through community investment, employment and charitable activity. Aviva Canada's 2025 PAS is filed as a consolidated report which includes contributions from the following 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

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\*As of January 1, 2026, Aviva Insurance Company of Canada, Elite Insurance Company, Pilot Insurance Company and Traders General Insurance Company amalgamated and continue as one company under the name of Aviva Insurance Company of Canada.

# Our strategic framework

We're here to help protect and support what matters most to our customers.



**We are driven by our purpose.**  
With you today, for a better tomorrow.

## Our strategy:

- Growth**  
Accelerating growth in capital-light businesses.
- Customer**  
Growing our customer base, serving more needs and transforming experience.
- Efficiency**  
Driving operating leverage with technology and artificial intelligence (AI) at the core.
- Sustainability**  
Committed to climate and social action, and embedding sustainable practices into our business.

## Our values:

- Care**  
We care deeply about the positive difference we can make in our customers' lives.
- Commitment**  
We understand the impact we have on the world and take our responsibility seriously.
- Community**  
We recognize the strength that comes from working as one team, built on trust and respect.
- Confidence**  
We believe the best is yet to come for our customers, our people, and society.

## Our Sustainability Ambition

Our approach to sustainability focuses on three core areas

### Social action

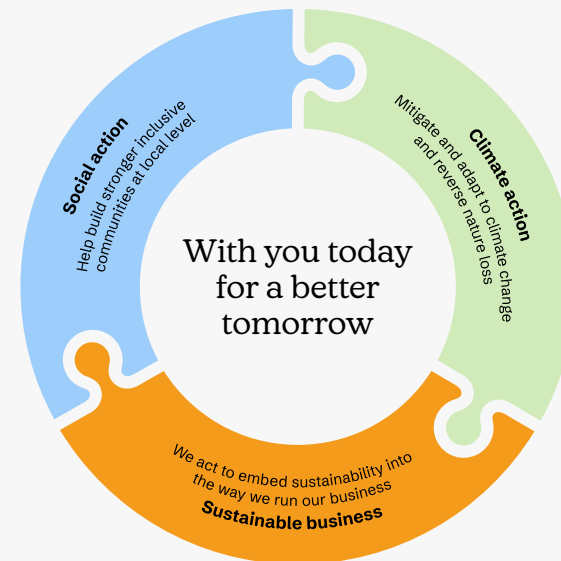
We build stronger, inclusive communities at the local level

### Climate action

We 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

A snapshot of our impact across people, communities and climate in 2025.

## OUR PEOPLE

**5,196** employees

**45%** women in VP+ roles

**90%** of our people believe Aviva is a good corporate citizen

**30%** visible minorities in VP+ roles

## COMMUNITY IMPACT

**22,041** employee volunteer hours

**\$156,738** employee donations

**\$109,629** corporate matching

**\$4.3m** value of community investment\*

## CLIMATE DAY

**6,340** employee volunteer hours

**2,580** trees planted

**1,181** wildflowers planted

**1,900** observations made through Bioblitz, contributing to science and the protection of biodiversity

## CHARGED FOR CHANGE

**\$828,000+** awarded to **9** municipalities and **1** First Nations community

**39** new EV charging heads installed across **20** locations



\*Including financial contributions, value of employee time, skills and in-kind project support.

# Our communities

## Volunteering and donations

Aviva Canada encourages employees to support their communities through our AvivaGives program. We match personal donations up to \$300 per year and match team fundraising up to \$5,000 per fundraiser. Our employees also receive three paid volunteer days annually. In 2025, Aviva employees supported community programs across the country, including environmental restoration, disaster preparedness, and assistance to vulnerable populations.



Credit: Food Banks Canada

## Here are some of the highlights from 2025:

### Aviva Climate Day

Our fourth annual Climate Day brought over a thousand employees together across Canada to take collective action for nature. Working with Tree Canada, Earth Day Canada and local community partners, employees participated in tree planting, invasive species removal, environmental restoration and citizen-science activities. Our people dedicated more than 6,340 volunteer hours, planted over 2,580 trees and 1,181 wildflowers, and recorded over 1,900 BioBlitz observations — contributions that support scientific research and help protect local biodiversity.

### WWF - Canada Climb for Nature

Aviva employees continued their support for WWF-Canada's Climb for Nature events, with 153 colleagues climbing the CN Tower, BC Place, Calgary Tower and Mount Royal. Their collective efforts raised more than \$20,000 to support WWF-Canada's conservation work and climate-resilience projects across the country. This national event is a meaningful way for employees to directly contribute to environmental protection.

### Heart Lake Medicine Wheel Garden

In recognition of the National Day for Truth and Reconciliation, Aviva employees volunteered at the Heart Lake Medicine Wheel Garden with the Toronto and Region Conservation Authority. Guided by Indigenous Elders, volunteers supported planting, invasive species removal, garden maintenance and harvesting. The experience offered employees an opportunity for reflection, learning and connection to Indigenous teachings, while contributing to the stewardship of an important cultural and ecological site.

# Partnerships

## Earth Day Canada - Charged for Change

2025 marked the third and final year of [Aviva's Charged for Change](#) program that funds Level 2 Electric Vehicle (EV) charging infrastructure for underserved communities. The program, presented in partnership with Earth Day Canada, selected an additional 10 funding recipients in 2025, bringing the program's total to 25 recipients over three years. In 2025, 39 new charging heads were installed, including the first Charged for Change installation on First Nations territory with the We'koqma'q First Nation in Nova Scotia. By year-end, more than 90 charging heads were operational across seven provinces. Aviva's \$3 million investment over three years has expanded equitable access to EV charging and contributed to Canada's transition low-carbon transportation.

## WWF-Canada - Nature and Climate Grant Program

As the presenting sponsor of [WWF-Canada's Nature and Climate Grant Program](#), Aviva Canada supported projects that restore degraded ecosystems and build community climate resilience. In 2025, Aviva supported a Secwepemcúl'ecw Restoration and Stewardship Society (SRSS) project aimed at restoring fire-impacted forests on traditional Secwépemc territory in Interior B.C. During the 2025 planting season, with support from multiple partners, including Aviva Canada, SRSS planted nearly 925,000 native trees across approximately 480 hectares of fire-damaged land, helping to rebuild critical habitats for more than a dozen at-risk and culturally significant species. Throughout the year, Aviva also partnered with WWF-Canada on public engagement and thought-leadership initiatives, including a panel on corporate action on nature and placed opinion piece on nature-based climate solutions. Since 2021, Aviva plc has invested over \$3 million in WWF-Canada's Nature and Climate Grant Program.

Who  
we are

**Our  
communities**

Our  
people

Our  
commitment

Our economic  
impact



## Ducks Unlimited Canada - Nature Force

Aviva Canada continued its support for [Nature Force](#) — an initiative that unites 15 insurance companies in support of natural infrastructure projects that protect communities from extreme weather. In 2025, Aviva's \$50,000 contribution supported research exploring how nature-based solutions can safeguard communities in Québec's Lorette River watershed, coastal erosion work in British Columbia's Lower Mainland, and Ontario wetland restoration aimed at flood mitigation. Since 2022, we've invested over \$200,000, reinforcing our commitment to practical, nature-based resilience.



## Habitat for Humanity Canada - climate resiliency pilot

In 2025, Aviva Canada joined forces with Habitat for Humanity Canada on a [new climate-resilient housing pilot project](#), committing over \$375,000 to fund hail-resilient features for a 24-unit townhouse development with Habitat Southern Alberta in Chestermere, Alberta—an area with elevated hail risk. Construction began in November 2025 and is expected to finish by spring 2027. Each home will include hail-resilient features such as triple pane windows, Class 4 shingles and Hardie board siding. Insights from this pilot will help inform future Habitat for Humanity builds, supporting the long-term goal of expanding climate-resilient affordable housing in Canada.



Credit: ©Justin Kielly/WWF-Canada

## **Institute for Catastrophic Loss Reduction - Alberta resilient construction pilot**

Aviva Canada also supported a climate-resilient construction pilot project in southern Calgary led by Avalon Master Builder, in partnership with the Institute for Catastrophic Loss Reduction (ICLR) and the Canadian Home Builders' Association (CHBA). This initiative aims to integrate practical resilience measures into new multi-family homes to help protect homeowners from two of the province's most costly weather threats: hail and high winds. An initiative from ICLR and CHBA's national Resilient Homes Task Force, this pilot project will generate real-world learnings that aim to inform future building guidelines for insurers, builders and homeowners across Canada.

## **Canadian Red Cross**

As a Disaster Response Alliance (DRA) partner, Aviva Canada supports the Canadian Red Cross in disaster preparedness and emergency response. In 2025, employees volunteered with the Red Cross Mobile Food Bank, attended "Be Ready" emergency-preparedness sessions, and contributed to Mapathon initiatives focused on identifying at-risk regions in Newfoundland. Aviva Canada also supported donation matching efforts during the Manitoba wildfires, helping the Canadian Red Cross provide emergency relief and recovery support to impacted communities.

## **Trees for Rentals**

Through our Trees for Rental program, Aviva Canada offers eligible customers the option to choose a donation to plant a tree in lieu of renting a vehicle while their auto is being repaired. Since launching the program in 2023, Aviva Canada's donation to Tree Canada has helped plant 33,646 trees, supporting environmental restoration alongside efforts to encourage reduced rental vehicle usage and their potential emissions.

# Nature-based carbon removal partnerships

Credit: Margot Ursic

## Wild + Pine

Aviva plc launched its first Canadian nature-based carbon removal partnership with [Wild + Pine](#) in 2023, committing approximately \$6.2 million to restore degraded and marginal land in Alberta and support the development of scalable, climate-resilient restoration practices.

By the end of 2025, the partnership has restored approximately 450 hectares of land and advanced several innovative approaches, including mechanical tree-planting robotics, heavy-lift drone operations, reduced-herbicide restoration techniques and research into climate-adapted native species. The partnership also provides meaningful educational opportunities for Indigenous students through the Tribal Chiefs Employment and Training Services Association, offering training that connects local students to emerging careers in the green economy.

## Nature Conservancy of Canada

In 2024, Aviva plc entered into a seven-year, \$6 million partnership with [Nature Conservancy of Canada](#) to protect and restore up to 900 hectares of grasslands, forests and tidal marshes across the country. In 2025, work progressed across three priority regions:

- restoration of more than 500 hectares of Saskatchewan grasslands supporting up to 30 species at risk.
- over 100 hectares of forest restoration in central Manitoba to strengthen habitat and connectivity.
- conservation of more than 300 hectares of tidal marsh along the St Lawrence Gulf and Estuary.

This work also included a study on carbon-sequestration potential in Quebec and Atlantic Canada. Together, these projects help address the biodiversity crisis, enhance natural flood protection and strengthen the resilience of local communities.

# Our people

Aviva Canada’s workforce of more than 5,000 people play a central role in delivering products and services to our customers, partners and brokers. We continue to invest in creating a supportive, inclusive and high-performing workplace where employees can grow, develop and bring their full selves to work. In 2025, we strengthened leadership capability through the launch of Lead the Way, our enterprise-wide leadership program. We continue to 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.

Representing the population we serve is a key priority across all levels of the organization. We offer development opportunities for women in leadership and focus on the recruitment, promotion and retention of women and equity-deserving groups. In 2025, women represented 45% of VP and above roles while visible minorities represented 30% at the same level. Our annual Voice of Aviva survey continued to reflect strong engagement, with 90% of employees agreeing that Aviva Canada is a good corporate citizen. These results demonstrate our progress in building a workplace where people feel valued, supported and empowered to contribute to Aviva’s purpose and success.

Location	Full time	Part time	Total
Alberta	346	4	350
British Columbia	125	3	128
Manitoba	48	2	50
New Brunswick	22	0	22
Newfoundland and Labrador	18	0	18
Nova Scotia	166	0	166
Ontario	3,968	34	4,002
Quebec	441	15	456
Saskatchewan	3	0	3
Yukon	1	0	1
	5,138	58	5,196



# Diversity, equity, and inclusion

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

Our approach is supported by six global employee communities, each sponsored by a member of our Executive Committee. These communities help Aviva think differently, strengthen inclusion and amplify the diverse experiences of our people. Their work promotes meaningful relationships, celebrates diversity, increases awareness of lived experiences, fosters continuous learning, values intersectionality and supports inclusive policies and development opportunities.



## Aviva Communities

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

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

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

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

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

**Carers:** To support people with caregiving responsibilities throughout the organization.

# 2025 DE&I highlights

In 2025, Aviva Canada donated \$250,000 to charitable organizations that advance diversity, equity and inclusion (DE&I) initiatives in Canada. These contributions supported leadership development for women and gender-diverse people, the creation of accessible spaces, programs that improve financial literacy, opportunities for economic development in Indigenous communities, resources for caregivers and neurodivergent individuals, and efforts to create environments where everyone can be themselves. Here are some examples of the DE&I initiatives we supported.

## Rick Hansen Foundation

For more than five years, Aviva's Ability community has partnered with the Rick Hansen Foundation, including two years of support for the Accessible Outdoors Program. This program works to reduce barriers that limit access to nature for people with disabilities by improving policy and programming across outdoor spaces. Aviva has also begun our Accessibility Certifications through the Rick Hansen Advisory Services to evaluate and improve the accessibility of our physical office spaces, beginning with our Oakville location.

## Canadian Foundation for Financial Planning

Through our Generations community, Aviva has supported the Canadian Foundation for Financial Planning, The Foundation helps Canadians build financial confidence through education, pro bono financial planning, digital resources, with a particular focus on newcomer families navigating the Canadian financial system. Aviva's funding has helped refine the pilot projects, develop educational materials, train volunteers, and strengthen partnerships at the national, regional and local levels.

## Rainbow Railroad

For the past four years, Aviva's Pride community has partnered with Rainbow Railroad, a global nonprofit that helps 2SLGBTQIA+ people facing persecution based on their sexual orientation, gender identity and sex characteristics. Rainbow Railroad provides lifesaving support through emergency travel assistance, government supported resettlement pathways and community of care programs. Individuals supported by Rainbow Railroad have also shared their stories in Aviva's internal webinars, helping deepen employee understanding of the barriers faced and risks faced by 2SLGBTQIA+ people globally.

# 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 hold ourselves to high standards of inclusion in all our work, in compliance with legislative requirements. More information can be found in [Aviva Canada's Accessibility Policy](#).

## Supporting senior citizens, people with low income or with disabilities

Aviva Canada supports senior citizens, people with low income and individuals with disabilities through a combination of employee giving and corporate contributions. Through our matching donations program, employees contribute to community initiatives that improve well-being and quality of life for vulnerable communities. Aviva amplifies this impact by matching their support. This collaborative approach reflects our commitment to building healthier, more inclusive communities across Canada.

In 2025, Aviva Canada contributed \$200,000 to Food Banks Canada to support Canadians facing food insecurity. These funds will support Food Banks Canada's general program that help increase food supply and strengthen the national food bank network.

## Improving access to insurance services

Aviva Canada offers insurance products designed to support the needs of seniors and people with disabilities, including tenant packages with lower limits for seniors, discounts for eligible retirees and accommodations for vehicle modifications required for accessibility. For commercial customers, our Trillium accessible product provides extended warranty coverage for wheelchair-accessible vehicles, including both the base vehicle and the mobility conversion equipment such as ramps, railings and hand or foot controls. The product also offers optional roadside assistance and trip-interruption reimbursement benefits. In addition, Aviva Canada provides enterprise commercial customers with access to ARAG Legal Services, including a free legal helpline that offers guidance on everyday legal matters and helps customers better understand and navigate common legal challenges. These offerings ensure more Canadians can access insurance products and services tailored to their specific needs.

# Economic impact

## Consolidated Aviva Canada estimated tax amounts for 2025

(\$'000 CAD)	Income taxes	Premium & fire taxes	Total taxes
<b>Total Federal</b>	<b>78,558</b>	<b>-</b>	<b>78,558</b>
Newfoundland	1,651	7,837	9,488
Prince Edward Island	358	1,531	1,889
Nova Scotia	1,954	9,592	11,546
New Brunswick	1,266	3,429	4,695
Quebec	5,610	24,045	29,655
Ontario	37,128	142,740	179,868
Manitoba	875	4,617	5,492
Saskatchewan	582	5,568	6,150
Alberta	5,000	35,355	40,355
British Columbia	5,257	30,404	35,661
Yukon	102	549	651
Northwest Territories	122	612	734
Nunavut	65	351	416
<b>Total Provincial</b>	<b>59,970</b>	<b>266,630</b>	<b>326,600</b>
<b>Total</b>	<b>138,528</b>	<b>266,630</b>	<b>405,158</b>

### Total amount of charitable donations/sponsorships (\$'000 CAD)

Charitable donations	902
Charitable sponsorship	1,583
<b>Total</b>	<b>2,485</b>



## In 2025, 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	1,725	112,284	1,528	-	-	8	957	-	833	117,335
\$25 to \$99	-	-	-	-	-	-	74	-	-	74
\$100 to \$249	128	-	-	-	-	-	201	-	-	329
\$250 to \$499	-	-	-	-	-	-	719	-	-	719
\$500 to \$999	-	550	-	-	-	-	890	657	-	2,097
\$1,000 to \$4,999	-	-	-	-	-	-	9,445	-	-	9,445
\$5,000 and greater	20,563	-	-	-	-	-	149,375	21,689	-	191,627
<b>Total</b>	<b>22,416</b>	<b>112,834</b>	<b>1,528</b>	<b>-</b>	<b>-</b>	<b>8</b>	<b>161,661</b>	<b>22,346</b>	<b>833</b>	<b>321,626</b>

## In 2025, 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	-	-	-	-	-	-	-	-	-	2,962,934
Provincial Bonds	34,987	77,204	8,365	-	-	19,456	791,555	633,205	34,734	1,599,506
Municipal Bonds	16,063	296,537	-	-	-	-	137,117	116,071	-	565,788
<b>Total</b>	<b>51,050</b>	<b>373,741</b>	<b>8,365</b>	<b>-</b>	<b>-</b>	<b>19,456</b>	<b>928,672</b>	<b>749,276</b>	<b>34,734</b>	<b>5,128,228</b>

Aviva Canada has also invested \$2,294.3 million in Canadian corporate bonds

Aviva Canada

# 2025 Public Accountability Statement

