British Columbia Pay Transparency Report
2026

Definity Insurance is committed to pay transparency and helping close the gender pay gap.

Employer Details

Employer: Definity Insurance
Address: Suite 1400 – 1177 West Hastings Street, Vancouver, BC V6E 2K3
Reporting Year: 2026
Time Period: Jan 1, 2025 – Dec 31, 2025
NAICS Code: 52 – Finance and Insurance
Number of Employees: 269

Who We Are
Definity Insurance is one of Canada's leading property and casualty insurers, with a portfolio of well-known brands serving customers across the country. Through our family of businesses, we provide insurance solutions that help individuals, families and businesses protect what matters most.
At Definity, we are committed to fostering an inclusive, equitable and high-performing workplace where employees can thrive and contribute their unique perspectives. We believe that transparency helps drive accountability and supports our ongoing efforts to attract, develop and retain diverse talent.

British Columbia Pay Transparency Reporting Information
Beginning November 1, 2026, employers with 50 or more employees in British Columbia are required to prepare and publicly post an annual Pay Transparency Report under the British Columbia Pay Transparency Act.
The gender pay gap represents the difference between the average earnings of men and women across an organization. The pay gap differs from equal pay. Equal pay compares compensation for individuals performing the same or substantially similar work, while the gender pay gap reflects differences in average earnings across the workforce as a whole.

Definity is committed to conducting compensation programs and practices that support pay equity and regularly reviews compensation outcomes to identify and address potential concerns.

Gender Information
Employees were provided the opportunity to self-identify their gender.
The report is based on employee-provided information collected and maintained in our HR system.

Definity remains committed to fostering an inclusive, respectful, and equitable workplace where all employees feel safe, valued, and empowered to express their identities authentically. We will continue to support an environment that promotes diversity, inclusion, and a sense of belonging for everyone.

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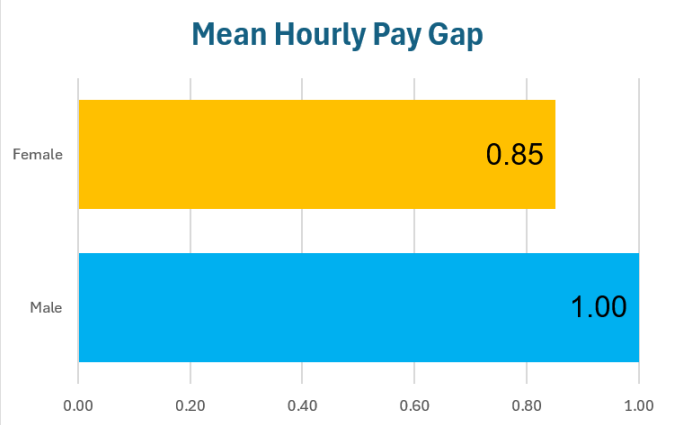
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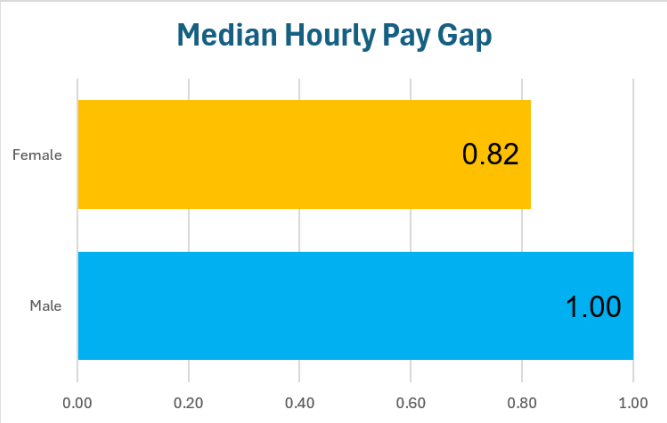
Hourly Pay

Mean Hourly Pay Gap
Women's average hourly wage is 15% less than men's. than men's.
For every dollar men earn in average hourly wages, women earn 85 cents in average hourly wages.

Median Hourly Pay Gap
Women's median hourly wage is 18% less than men's

For every dollar men earn in median hourly wages, women earn 82 cents in median hourly wages.





Understanding the Gender Pay Gap
The pay gaps reported within this document are based on a prescribed methodology established by the Province of British Columbia and reflect the distribution of employees across the organization during the reporting period.

The reported gaps do not indicate that men and women are paid differently for performing the same work. Rather, they reflect differences in average earnings across the workforce and can be influenced by representation within different occupational groups, levels of seniority and participation in incentive compensation programs. The methodology also does not adjust for role-specific factors such as experience, skills, qualifications, or individual performance.

Representation Across Roles: As with many organizations in the financial and insurance sector, differences in workforce representation across occupational groups and leadership levels can contribute to observed pay gaps.

Definity continues to focus on attracting, developing and advancing diverse talent across all levels of the organization.

Overtime Pay
In accordance with the Pay Transparency Act and reporting rules designed to protect the anonymity and privacy of respondents, the overtime measures have been excluded due to insufficient numbers to meet disclosure requirements across both Definity and Family Insurance.

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Bonus Pay

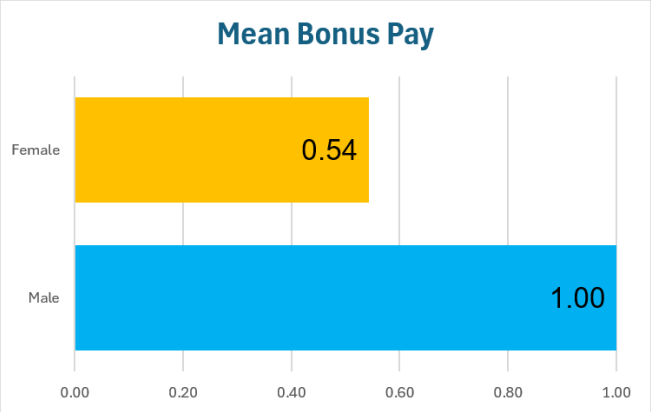
The bonus pay results reported below include all eligible bonus payments made during the reporting period. Because the group of employees included in this report is relatively small, individual awards can have a significant impact on results. During the reporting period, a small number of unusually large bonus payments materially influenced the reported bonus pay gaps.

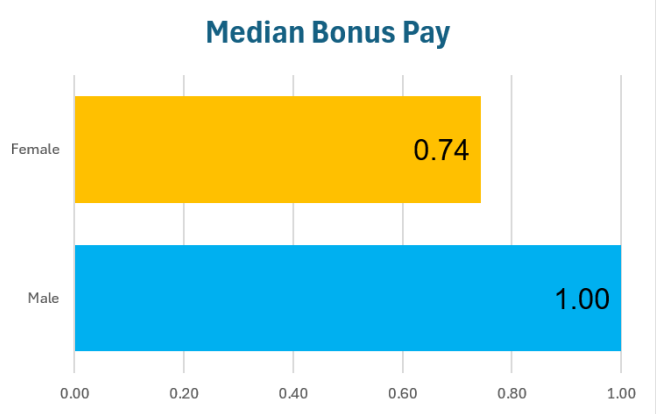
Mean Bonus Pay

Women's average bonus pay is 46% less than men's. For every dollar men earn in average bonus pay, women earn 54 cents in average bonus pay.

Median Bonus Pay

Women's Median bonus pay is 26% less than men's. For every dollar men earn in median bonus pay, women earn 74 cents in median bonus pay.





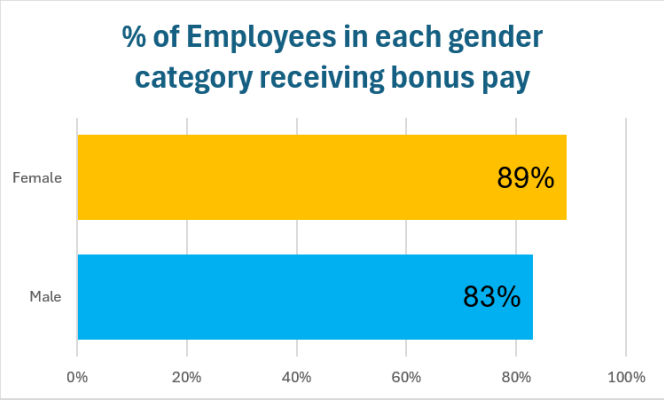
- Data includes only employees who received bonuses during the reporting period
- Bonus payments include incentives, signing bonuses, retention bonuses, performance bonuses, and other eligible bonus awards that are reported as employment income.
- A small number of larger bonus payments increased the average bonus gap.
- The median bonus pay gap is less affected by these larger payments and therefore shows a smaller gap.
- The bonus pay gap reflects actual incentive payments received during the reporting period rather than target incentive opportunities. Reported results may be influenced by factors such as periods of leave, including parental and maternity leaves, as well as employees who joined the organization during the plan year and received prorated awards.

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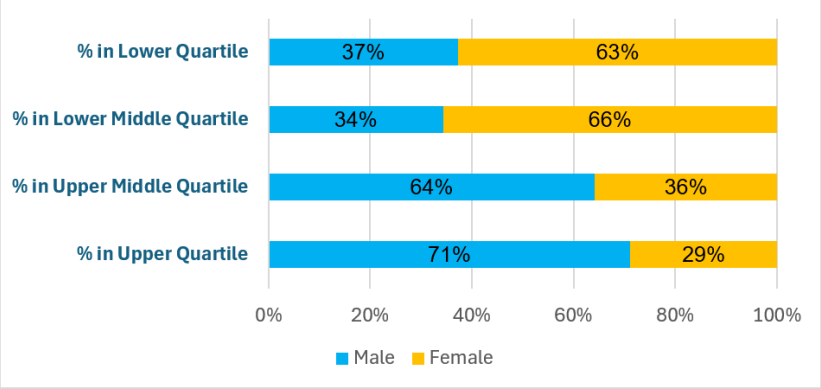
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Percentage of employees in each gender category receiving bonus pay



Percentage of each gender in each pay quartile



Other contributing factors

Leadership representation: Variations in gender representation across senior leadership and specialized professional roles may impact average earnings.

Variable compensation: Incentive compensation programs are designed to recognize individual and business performance and may vary from year to year.

Part-time work and leaves of absence may affect annual bonus earnings reported during the reporting period.

Timing of bonus payments and workforce demographics, including tenure and occupational distribution, may influence reported results.

Our commitments

Improving representation and fostering an inclusive workplace remain important priorities for Definity. We recognize that creating equitable outcomes requires ongoing focus and accountability across recruitment, development, advancement and compensation practices.

Inclusive Culture: We strive to cultivate a workplace where employees feel valued, respected and empowered to contribute their unique perspectives.

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Talent Development and Representation: We are committed to supporting the advancement of diverse talent throughout the organization through succession planning, leadership development and inclusive recruitment practices.

Equitable Compensation: Compensation decisions are guided by job responsibilities, market competitiveness, skills, experience and performance. We regularly review compensation outcomes and program design to help identify and address potential barriers to equity.

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