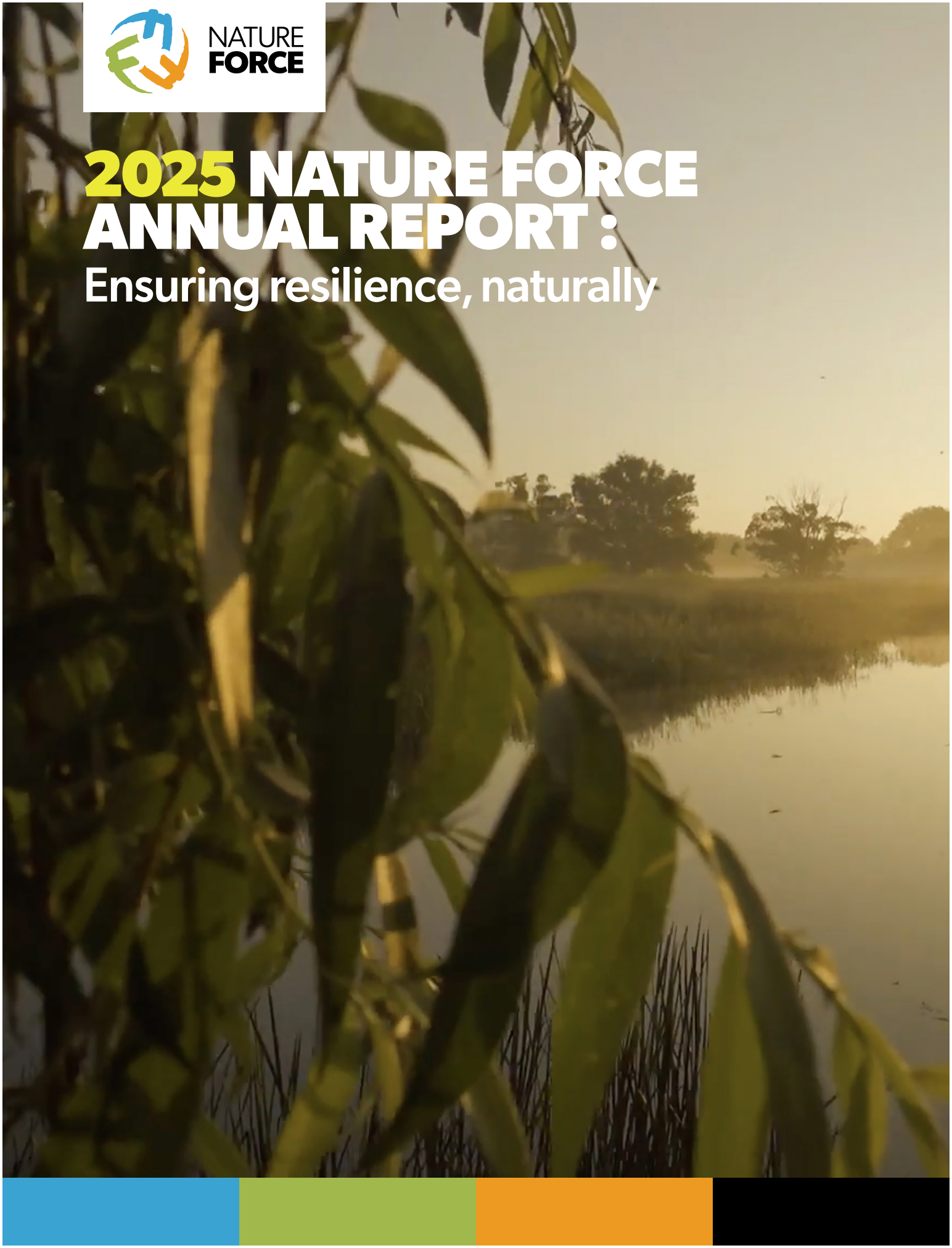
NATURE FORCE

2025 NATURE FORCE ANNUAL REPORT :

Ensuring resilience, naturally



NATURE FORCE ANNUAL REPORT 2025: ENSURING RESILIENCE, NATURALLY

We are delighted to share our first-ever public Nature Force Annual Report highlighting all the great work Nature Force teams across Canada have accomplished in 2025. From demonstrating the impact of nature-based solutions in Quebec City, to restoring acres of wetland in the Greater Toronto Area, to employing innovative approaches to coastal adaptation in the Lower Mainland, our teams have shown that science-based natural infrastructure development guided by local priorities helps communities adapt to a changing climate. Over the course of 2025, our teams directly impacted the lives of millions of people in communities across Canada by harnessing the power of nature to build resilience to climate change.

2.1 million people
Directly impacted

2.1K+ acres
of habitat conserved or restored

16 projects
Delivered across 3 local initiatives

39K+ trees & shrubs
Planted across Canada

230+ community members
Directly engaged

250+ hours
Volunteered by Nature Force partner employees

About NATURE FORCE

Nature Force is a partnership between Ducks Unlimited Canada (DUC) and Canada's insurance industry, focused on creating opportunities to pool investment in **natural infrastructure** projects that help communities build resilience to climate change. We strive to bring the insurance industry together to galvanize innovation and investment in projects that measurably reduce physical climate risks for Canadian communities and set a world-leading example of industry action on climate adaptation. Nature Force focuses on implementing nature-based climate resilience solutions in the Lower Mainland in British Columbia, the Greater Toronto Area (GTA) in Ontario, and Quebec City, while furthering research and outreach efforts on topics relevant to our mission.

What is natural infrastructure?

It's using nature's tools – like wetlands – to solve challenges like stormwater runoff, erosion and flooding. More formally, **natural infrastructure** is defined as the use of naturally occurring ecological processes to generate infrastructure outcome.

Our work is made possible by our 2025 Nature Force partners.

AVIVA · CNA · definity. · Gallagher · GORE MUTUAL INSURANCE THAT DOES GOOD.
HUB · intact INSURANCE · NAVACORD · Northbridge a FAIRFAX company · SGI
SPGC · TRISURA · Wawanesa · Westland Insurance · ZURICH

NATURE FORCE IN BRITISH COLUMBIA

Above: *Volunteers and DUC crew stand in front of a recently constructed timber pile dam on the Tilbury West mudflat in Delta, BC, March 2026*

The Lower Mainland is home to one of Canada's largest metro areas and is globally renowned for its natural beauty. However, the region is increasingly feeling the impacts of climate change, including coastal flooding caused by sea-level rise and the loss of vital coastal marshes as well as inland flooding along the region's many rivers. The Nature Force British Columbia (NFBC) team is collaborating with dozens of partners across the Lower Mainland and beyond to tackle these challenges through innovative nature-based climate resilience projects that are measurably reducing risks for BC residents.

Since Nature Force's inception in 2022, the NFBC team has been focused on building the foundations for nature-based flood resilience in the Fraser Delta and Lower Fraser River through strategic partnerships, applied research, and pilot-scale implementation. Early efforts emphasized relationship-building with rights holders, governments, researchers, and NGOs, alongside scoping opportunities where natural infrastructure could complement or enhance traditional flood protection.

As the program entered its fourth year in 2025, NFBC has shifted from opportunity identification toward creating enabling conditions and project implementation. Building on lessons learned from its first four years, the team pivoted toward system-level initiatives and new pilots. This represents a progression from demonstrating that nature-based solutions work, to establishing the enabling conditions, partnerships, and pilot projects needed to mainstream them as core elements of coastal nature-based climate adaptation in British Columbia.

BY THE NUMBERS:

- **5** projects directly impacting over **1 million** people
- Planted **28,867** marsh plugs & cores, trees and shrubs
- Cleaned **475 kg** of trash from BC shorelines
- Continued maintenance and monitoring on projects that significantly reduce wave heights
- Engaged **178** community members across **19** volunteering and engagement events

OUR WORK IN 2025

NFBC's 2025 priorities focus on consolidating and advancing momentum built through the program by moving from demonstration and partnership-building toward scaling, integration, and implementation.

Sturgeon Bank Sediment Enhancement Pilot

This year, the team continued to advance the **Sturgeon Bank Sediment Enhancement Pilot Project** as an innovative model for integrating ecological restoration with coastal flood protection using nature-based solutions.

- In October 2025, the NFBC team completed the fourth and final year of incremental sediment addition for the Sturgeon Bank pilot project, adding the last 5,817 m3 of the total 27,201 m3 of sediment to the Sturgeon Bank foreshore.
- Throughout the year, the team continued ongoing monitoring, with increased surveying effort during the field season, including drone surveys, water quality data collection, benthic invertebrate surveys, sediment elevation measurements, vegetation surveys, and marsh leading edge mapping.
- In recognition of the project's innovation in integrating ecological restoration with coastal flood protection using nature-based solutions, the NFBC team and partners won the Environmental Managers Association of BC 2025 award for Remediation and Restoration.

Below: *Ducks Unlimited Canada staff and the Sturgeon Bank pilot project team from Northwest Hydraulic Consultants Ltd. and BlueDot Environmental celebrate winning the Environmental Manager's Association of British Columbia's 2025 Award for Restoration and Remediation, June 2025.*

What is the Sturgeon Bank Sediment Enhancement Pilot Project?

A flagship NFBC project, the **Sturgeon Bank Sediment Enhancement Pilot** Project seeks to address coastal flooding in Sturgeon Bank through an innovative approach to combatting tidal marsh die off. The project gradually adds sediment dredged from the Fraser Estuary that would normally be dumped into the Salish Sea to enhance the marshes that have been degraded due to a variety of factors including human activity and the increased presence of snow geese and invasive resident Canada geese. Revitalizing these marshes means restoring a critical buffer against coastal inundation.

SEEDS

SEEDS (Sustainable Ecosystem Enhancement with Dredged Sediment) is a collaborative initiative focused on reimagining sediment as a regenerative resource to support ecological resilience, climate adaptation, and infrastructure protection in the Fraser River Delta and Burrard Inlet. A partnership between the NFBC team and the University of British Columbia's Coastal Adaptation Lab, the project will co-develop a regional roadmap for the beneficial reuse of dredged sediments—linking science, design, policy, and stewardship to unlock sediment's potential as a foundation for long-term sustainability.

Throughout 2025, the NFBC team and partners continued to advance knowledge mobilization, build new partnerships and develop new resources. In May, the SEEDS Initiative hosted a workshop with subject matter experts to begin building a shared understanding of the Fraser Delta's geomorphic dynamics, restoration challenges, and cross-sector planning needs.

Above: *SEEDS Initiative workshop with subject matter experts to begin building a shared understanding of the Fraser Delta's geomorphic dynamics, restoration challenges, and cross-sector planning need, May 2025*

Boundary Bay Living Dike

In 2025, the team continued to focus on measuring the **Living Dike's** impacts and maintain the projects, playing a larger role in the partnership than in previous years.

- The NFBC team took on greater leadership role for the Delta pilot site working with the City of Delta to lead adaptive management activities, including brushwood dam repairs and supplemental planting of tidal marsh vegetation in May and June 2025.
- Throughout 2025, the team continued collecting field data for an ongoing applied research project measuring the wave attenuation contribution of the Boundary Bay Living Dike. This data collection helps us to understand how much coastal flood protection this natural infrastructure provides the adjacent community. Preliminary data analysis indicates that all four of the sediment stabilization structures (i.e., sand berm, cobble berm, brushwood dam, oyster shell bags) decreased wave heights during storm events, with the cobble and sand berm treatments reducing waves more than the other treatments.
- The team also continued its partnership with the City of Surrey and worked with both municipal partners to chart a course for the future of the project.

What is the Boundary Bay Living Dike?

In collaboration with the City of Surrey, City of Delta, Semiahmoo First Nation and the NFBC team, **Boundary Bay Living Dike** was conceptualized in 2017 to help manage the risk of coastal flooding for communities around Boundary Bay. The project has piloted the use of different types of "living dikes," or sediment retention structures made of natural materials like sand, cobble, brushwood and oyster shells, to determine their ability to help marshes expand and reduce wave heights and risk of inundation.

Tilbury West Process-based Marsh Establishment Pilot Project

Seeking to restore vital wetland habitat in the Fraser River Estuary, the Tilbury West Process-based Marsh Establishment Pilot Project (ProMEPP) tests simple, low-cost methods of promoting marsh growth by working with the river, not against it. Throughout 2024 and 2025, the NFBC team "pre-piloted" several solutions to inform the design of this innovative pilot on Tilbury Island, including planting native sedges with protected goose exclosures to prevent overgrazing, building brushwood and timber pile dams, and testing willow stakes. In early 2026, the team launched the full pilot based on findings from the pre-pilot work. The team also included dozens of local volunteers to help deliver solutions, helping encourage community engagement with the project.

Below: *Six recently constructed timber pile and brushwood dams on the Tilbury West mudflat, March 2026*

Lifelines in the Fraser Estuary

This effort seeks to catalyze collaboration, knowledge-sharing and action on nature-based climate resilience in the Fraser Estuary and beyond. NFBC has supported this coalition for several years and in 2025, continued to play a key role in connecting local rightsholders, community organizations and others to key information and resources.

- Shared information about NFBC projects at the **Emergency Planning Secretariat's** Seasonal Readiness Fair attended by emergency planning staff from local Indigenous communities.
- Worked with a contractor to finish gathering and collating technical information to support a place-based climate hazard risk assessment throughout the Lower Mainland.
- Began work on a Story Map of nature-based flood resilience initiatives emerging and underway for the Coastal/Tidal region of the Lower Fraser River.
- Supported a regional gathering of First Nations and local governments throughout the Lower Fraser River to coordinate place-based priorities and implement on-the-ground solutions for resilient floodplains.

Above: *NFBC Restoration Biologist Jamie Gauk attending the Emergency Planning Secretariat's June 2025 Seasonal Readiness Fair at the Musqueam Cultural Centre and sharing information about Nature Force projects to staff from local Indigenous communities*

WHAT'S NEXT

- **Knowledge mobilization:** The team plans to launch knowledge elicitation workshops for the SEEDS Initiative. In partnership with the University of British Columbia's Coastal Adaptation Lab, this initiative will focus on creating a roadmap in the Fraser Delta to transform dredged sediment and community knowledge into regenerative resources and create pathways to develop and implement beneficial sediment reuse projects aimed at restoring impacted tidal habitats.
- **Research & science:** The NFBC team will conduct ongoing biophysical monitoring at the Sturgeon Bank Sediment Enhancement Pilot Project following the completion of the fourth year of sediment addition, collecting valuable data to understand the outcomes and impacts of this innovative pilot project. The team will also continue wave attenuation monitoring and maintenance of the Boundary Bay Living Dike. Long-term biophysical monitoring and adaptive management of the innovative Tilbury West Process-based Marsh Establishment Pilot Project will also continue into 2026 and beyond.
- **Build connections:** The team will continue to support the Indigenous-led Emergency Planning Secretariat's Lifelines in the Fraser Estuary project and their work to create and accelerate the enabling conditions for principled and collaborative flood resilience projects for the BC Lower Mainland and Fraser River Delta.

Below: *Aerial drone photo of the Sturgeon Bank Sediment Enhancement Pilot Project after the addition of over 27,000 m3 of sediment over four years, October 2025*

NATURE FORCE IN ONTARIO

Above: *Nature Force volunteers remove invasive phragmites australis at Tommy Thompson Park in Toronto, August 2025*

The GTA is home to a concentrated population of over 6 million people who are facing the compounding impacts of large-scale landscape changes, natural hazards, and changing climate. As the metro area has grown denser, there has been vanishing amounts of permeable land cover to absorb, filter, store and divert water, increasing the potential for precipitation events to more frequently and significantly impact GTA communities through overland flooding and reduced local water quality.

Because of these challenges, the Nature Force Ontario team (NFON) has focused on delivering projects to address the flood risks facing **GTA communities**. We know that watershed enhancement projects, including wetland creation and restoration, can help increase the area's capacity to withstand flood events, improve watershed health and improve water quality. The GTA's population density means that while the team must navigate development and other constraints associated with working in an urban environment, the projects impact the lives of millions of people.

Since the founding of Nature Force in 2022, the NFON team has restored wetlands across Southern Ontario, increasingly focusing efforts on the GTA's more densely populated areas where access to nature is limited and where more people can be directly impacted by our projects.

BY THE NUMBERS:

- **3** projects directly impacting **1 million** people
- Conserved and restored **2,107.15 acres** of wetland and upland habitat
- Added **over 10,000 m3** of water storage to the landscape
- Delivered projects sequestering **4,256 kg** of carbon dioxide annually
- Retained over 1,000 kg of nutrients in our projects including **44.46 kg of phosphorus** and **992.56 kg of nitrogen**
- Implemented projects that will provide an estimated **$263,070** in economic value from flood mitigation to local communities over the next 10 years
- Reduced temperatures in areas surrounding our projects by an estimated **1°-3° C**, helping to reduce local heat stress.

OUR WORK IN 2025

In 2025, the NFON team continued its GTA focus, working in close collaboration with local partners like the Toronto Region Conservation Authority (TRCA). The team continued to prioritize increasing the number and size of wetlands in GTA watersheds to provide natural infrastructure solutions to mitigate urban flooding, biodiversity loss and water quality concerns, focusing on the Humber River watershed. The Humber has experienced **several significant and deadly flooding events**, so actions to restore natural areas, increase water storage and improve the hydrology of floodplains in the watershed deliver much-needed benefits to GTA communities.

With TRCA, the NFON team supported the implementation of three wetland projects in the Humber River watershed, restoring 9.42 acres of wetland while also securing 194.05 acres of existing wetland, and 1,903.68 acres of upland area of grassland, cropland and forest.

Above: *TRCA staff assess Nashville site post-restoration, winter 2025*

Major Mack North Wetland Restoration

The NFON team collaborated with TRCA to restore a wetland in the Kortright Conservation Area in the City of Vaughan, north of Toronto. Initially constructed by TRCA in 2005, the wetland's water storage capacity had been diminished over time, reducing the overall capacity of the watershed and causing localized flooding. The team, alongside TRCA, restored the wetland and surrounding area, helping increase wetland cover and water storage in the watershed.

Nashville Floodplain

Located in the Nashville Conservation Reserve, the Nashville Cold Creek Floodplain Wetland restoration project is designed to not only increase water storage along the floodplain, but also to improve water quality and habitat for wildlife. The project site lies within a high value groundwater recharge area within the Greenbelt. In addition to wetland restoration, the team also worked to remove invasive species and enhance vegetation cover in the local area.

With the restoration complete, there are now several additional acres of wetland cover on the site, which will improve habitat for species, enhance water quality, reduce heat island effects and combat flood risks.

Above: *Albion Hills project site, summer 2025*

Albion Hills Green Loop

Working with TRCA, the NFON team worked to restore a small area of wetland in Albion Hills Conservation Park in Caledon. The Park is heavily forested, but through their regular management of the Park, partners at TRCA identified a small unforested area, determining it was too wet for the forest to take hold and that it would be fit for wetland restoration. The NFON team worked with TRCA to restore a small wetland on the site and plant native seeds, helping improve water storage in the watershed, enhancing habitat and providing recreational and educational opportunities for the local community.

Washington Creek Hydrology Study

In Nature Force's first years, the NFON team focused their efforts on several small wetland restoration projects along the Washington Creek Watershed in Oxford County, Ontario. In addition to restoring several acres of new wetlands, the team also collected data on the impacts of the restoration on flood risk in the watershed in partnership with DUC's research institute, the **Institute for Wetland and Waterfowl Research (IWWR)**. Since then, IWWR scientists have been hard at work analyzing the data collected and comparing it with predictions from a HydroGeoSphere (HGS) model, a physics-based computer model suited to evaluating the hydrologic impacts of wetlands within a watershed. Here's what they found:

- **The science is solid:** A careful computer water model matched what was actually measured in the creek and wetlands. That means we can trust what it says about floods and low flow conditions.
- **Wetlands can cut local flood peaks a lot:** When more wetland area was added just upstream, the highest flows right below those sites dropped by about 30–40% during some storms. Additionally, wetlands help during dry times, too. In summer, the lowest flows were about 30% higher near the added wetlands. This means steadier water for people, farms, and nature. However, these changes observed locally did not result in noticeable changes at the watershed outlet due to the low areal coverage of wetlands in the watershed (addition of about five acres of wetlands via Nature Force is an increase of only 0.12% of watershed area coverage). To shift community wide flood peaks, you need more wetland area or smarter placement.
- **Protect the wetlands we already have:** During a very big storm (the kind that happens about once in 100 years), the model predicted that increasing wetland area in the watershed by just 0.74% (~35 acres) would cut the peak flow at the outlet by roughly 2%, but losing just 0.37% of wetland area (~17 acres) would raise that peak by about 2%. Keeping existing wetlands in place is an important strategy to help prevent flooding from getting worse.

These findings will guide our approach in Ontario and beyond in the future.

What is the Institute for Wetland and Waterfowl Research?

The **Institute for Wetland and Waterfowl Research (IWWR)** is the research arm of DUC. IWWR's world-leading research uncovers the unique relationships between wetlands, waterfowl, watershed health, biodiversity and more and guides DUC's science-based conservation work.

WHAT'S NEXT:

- **Continuing our restoration efforts:** The NFON team will continue to focus efforts on restoring wetlands in the GTA and working with partners to identify conservation and restoration opportunities that deliver climate resilience benefits to communities in Southern Ontario.
- **A strategic approach:** Addressing physical climate impacts such as inland flooding with natural infrastructure through wetland enhancement is considerably more costly and challenging in denser areas. Within these urban watersheds, we get the most impact for our efforts and resourcing by working in these less dense, upstream areas. In 2026, NFON will prioritize these more cost-effective upstream opportunities while working with TRCA and IWWR to measure the benefits of these upland restoration opportunities and demonstrate their feasibility as a solution to manage flood risk in the denser areas downstream.
- **Strengthening our partnerships:** The NFON team will continue to work collaboratively with local partners and regulatory agencies including TRCA to identify strategic locations for wetland creation and restoration within the GTA.

NATURE FORCE IN QUEBEC

Above: *The Lorette River in its healthy state*

Nature Force in Quebec (NFQC) focuses its efforts on reducing flood risks in Quebec City's Lorette River watershed. Over the past two decades, the river has flooded its banks on multiple occasions, causing significant property damage and impacting thousands of lives. The NFQC team works to manage risks in the watershed by finding natural infrastructure solutions aimed at reducing the frequency and severity of flooding while maintaining or improving biodiversity outcomes and enhancing environmental and water quality.

By collaborating with local partners, notably the City of Quebec, the NFQC team is tailoring its approach to local needs and municipal priorities while putting research first to ensure landscape changes are evidence-based. The team focuses primarily on the upstream area of the watershed where solutions can have a greater cumulative impact on local communities as well as on the denser urban areas downstream. The local peri-urban and agricultural context guides the team's work, aligning efforts with the significant investments made by Quebec City in managing flood risks and meeting the diverse needs of community members.

The NFQC team takes a watershed-scale approach that prioritizes flexibility to explore a range of solutions tailored to the local context and optimize solutions to that context. Collaboration is key and the team regularly invites local partners, both individuals and organizations, to get involved through volunteer efforts, sharing expertise, and direct engagement.

BY THE NUMBERS

- Delivered projects directly impacting **73,250** people
- Planted **872** trees and shrubs
- Implemented projects that, once reached maturity, will have sequestered an average of **25,000 kg** of carbon annually
- Showcased the ability of wetland restoration to reduce peak flows along the Lorette River watershed by **20%-40%**

OUR WORK IN 2025

This year, NFQC continued to take a measured approach to solution delivery, focusing efforts on understanding community needs, creating pathways for community involvement and modeling the outcomes of potential solutions in alignment with community feedback.

Community engagement

Nature Force exists first and foremost to respond to the needs of communities facing the impacts of climate change through increased exposure to natural disaster risks. This year, the NFQC team worked to respond to those needs by prioritizing direct community engagement. The team reached out to nearly 200 community members, going door-to-door, sharing information about the team's work and invitations to join a dedicated community engagement session.

At the session, the team presented its approach to building climate resilience and NFQC's project objectives to community members in the watershed, inviting them to play an active role in planned projects. Discussions uncovered a keen interest in addressing flooding in the area, changes the river has undergone over the years, and exposed attendees to wetland restoration as a potential solution. Some also raised concerns about the land use changes needed to implement solutions. The NFQC team will remain engaged with community members and stay attuned to their priorities as the project progresses.

The team also strengthened and established relationships with local organizations that enabled them to better understand the watershed and its water management issues. These discussions and consultations enable alignment between the team's objectives and realistic, locally responsive solutions and build bridges to a common understanding of key risks and solutions.

What is hydrogeomorphology?

According to **Natural Resources Canada**, hydrogeomorphology is "an interdisciplinary science that focuses on the interaction of hydrologic processes with landforms," or in other words, the study of how water and land interact.

The NFQC team is working with partners to use this interdisciplinary science to gain a more robust understanding of the flood risks in the Lorette River watershed, taking more potential factors into account than a basic hydrological study would.

Above: *The NFQC team leads an engagement session to explore community priorities regarding nature-based flood resilience in the Lorette River watershed, summer 2025*

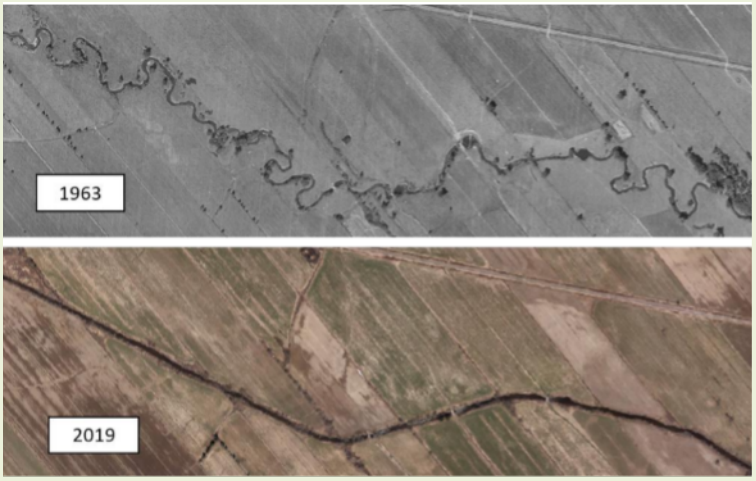
Science & Research

2025 marked the accomplishment of a major milestone in the NFQC program: the completion of a watershed-scale study conducted by the **Institut national de la recherche scientifique** (INRS). The study's main objective was to help the team understand the effect of potential nature-based solutions to water management and flood risk mitigation in the watershed. The team did this research to ensure that proposed projects in the watershed would indeed have a positive effect on flood attenuation, and the results of the study are promising: targeted wetland restorations in key areas in the watershed are predicted to measurably reduce in peak flows at the local level, up to 20-40% in some places! The study also showcases the technical feasibility of using **hydrogeomorphological restoration** as a flood management tool in the Lorette River basin.

The team also published another hydrogeomorphological **study** on the Lorette River watershed in collaboration with the University of Quebec at Chicoutimi (UQAC). The study showcased the changes that have been made to the watershed over time contributing to elevated flood risk and explores potential solutions, including the viability of restoration sites.

WHAT'S NEXT

- **Watercourse restoration:** This work will be carried out in collaboration with local landowners and Quebec City to jointly optimize water management in the area. The goal is to work with partners to create optimal conditions in the local water network to improve water quality and biodiversity, and crucially, to enhance the natural flow and free-flowing character of the watercourse to mitigate the impact of flooding.
- **Wetland restoration:** Several wetland sites have disappeared or been degraded in the watershed through time. The NFQC team will work to restore these natural areas to help create vital habitat, boost biodiversity, and build community flood resilience.
- **Planting on new sites:** The team plans to plant more native species in the watershed in spring 2026. They are continuing efforts to increase vegetation cover in the watershed by working with committed landowners.



Left: *Findings from the UQAC study show how the watershed has been linearized over time, increasing flood risks.*

RESEARCH AND OUTREACH

2025 marked several exciting milestones for Nature Force's efforts to engage communities in our mission and deliver high-quality research that measures the value of natural infrastructure. We are proud to have reached nearly 200,000 people with messages about the importance of nature-based climate resilience and the crucial work Canada's insurance industry is supporting over the course of 2025. We're also proud to have contributed meaningfully to scientific literature and thought leadership at the intersection of insurance, climate change and nature.

BY THE NUMBERS

- Generated **198,348** impressions from owned and paid media
- Reached **1,500+** virtual and in-person engagement event attendees in 10 events across the country
- Featured in **nine** publications, including two key thought leadership pieces
- Engaged **86** volunteers in **six** volunteer days in communities across the country

Above: *Nature Force billboard, Toronto, ON, August 2025*

OUR WORK IN **2025**

Research and thought leadership

In addition to implementing nature-based climate resilience projects on the landscape, Nature Force seeks to **contribute to the literature** on this topic and help establish a solid evidence base to catalyze more investment in nature as a climate adaptation tool. This year we continued work on seven different research studies and directly supported the publication of two new studies, our **hydrogeomorphology study** with the University of Quebec at Chicoutimi and, through our newly-established partnership with the **Natural Assets Initiative's Informal Insurance Sector Advisory Group (IISAG)**, an **exploration** of pathways for the insurance industry to catalyze investment in natural infrastructure.

In 2025, we were proud to be have our program featured in two key thought leadership publications, the Institute for Catastrophic Loss Reduction's **Cities Adapt** and the Environmental Defense Fund's **Nature for Insurance and Insurance for Nature**. These reports reached an international audience of practitioners and experts, highlighting the benefits of the Nature Force model and the interventions we deliver on the ground.

About IISAG

Like Nature Force, **IISAG** takes a collaborative approach to helping the insurance industry take action on nature-based climate adaptation. The Group aims to "provide Canadian property and casualty insurers with actionable insights on how natural assets and natural asset management can be an effective risk reduction strategy."

Volunteer days

In 2025, Nature Force teams hosted 6 volunteer days in communities across Canada and with the support of our insurance industry partners' generous contribution of 258 hours of volunteering, made a big impact on local landscapes. Nature Force volunteers:

- Cleaned **475 kg** of trash from vulnerable coastal habitats in BC,
- Removed **75 square meters** of invasive phragmites australis from Toronto's Tommy Thompson Park,
- And planted **hundreds of trees** across all three Nature Force projects

Nature Force volunteer days not only made a difference in communities but also made a difference in how 86 insurance industry professionals see the connections between nature and what they do on the job. Over 90% of surveyed Nature Force volunteers report learning something from their experience!

> "We constantly are out talking to our teams about the risk of climate change and how it's going to change our underwriting practices in the very near future. I think opportunities like this [volunteer day] are amazing because you get people out to understand ... why conservation matters from an insurance perspective."
>
> ***-Volunteer,***
> ***Nature Force volunteer event***

Above: *Nature Force volunteers remove garbage from the Boundary Bay Wildlife Management Area near the Boundary Bay Living Dike project, October 2025*

Engagement Events & Raising Awareness

Beyond volunteering, Nature Force seeks to engage insurance industry professionals, sustainability practitioners, and other interested parties into discussions about nature-based climate adaptation and how Nature Force projects are making a difference. In 2025, we brought a Nature Force presence to or hosted ourselves, 10 virtual and in-person events, ranging from golf tournaments and movie screenings to **educational webinars** and panel discussions.

We also dedicated energy to helping engage the general public in our work through features in publications, social media and advertisements. In 2025, Nature Force was highlighted in nine different new stories, videos, and podcasts, shared dozens of posts on our social media and was showcased in two high-visibility billboards in Toronto.

Partnering for Climate

Nature Force was proud to join an engaging discussion our partner, **Wawanesa**, as well as **The Institute for Catastrophic Loss Reduction (ICLR)** and **FireSmart Canada**, focused on building bridges between different approaches to climate resilience. We talked to dozens of Winnipeg business and nonprofit leaders at ICLR's Climate Centre about different pathways to adaptation, the critical roles grey and green infrastructure play in keeping our communities safe and how to strengthen collaboration across the climate resilience space.

WHAT'S **NEXT**

- **More research:** Our project teams will continue doing research to measure the impacts of their work. We will also be continuing our partnership with IISAG to investigate the impacts of natural infrastructure on key insurance business outcomes.
- **More industry engagement:** As a program built by and for the insurance industry, Nature Force will focus efforts in 2026 and beyond to showcasing our solutions at key insurance forums and engaging industry players in meaningful discussions on how they are dealing with climate change and the role nature plays in their risk management strategies.
- **More collaboration:** We will seek to strengthen our existing partnerships and build new ones with individuals and organizations that share common goals and an understanding of the opportunities presented by natural infrastructure to help Canadian communities adapt to climate change.

THANK YOU!

Thank you to our Nature Force project teams for the impactful work they've done in 2025 to make their communities more resilient.

BRITISH COLUMBIA

- Chantelle Abma
- Eric Balke
- Jamie Gauk
- Rachel Weisbeck

ONTARIO

- Pascal Badiou
- Joanne Barbazza
- Craig Berga
- Linda Warren

QUEBEC

- Suzanne Beaudry
- Simon Lachapelle
- William Verge