

who we are...

Economical is one of Canada's largest and leading property and casualty insurance companies with market presence from coast to coast. Proudly headquartered in Waterloo, Ontario, we serve more than one million policyholders across the country through a national independent broker force that demands fresh approaches to meet evolving consumer and business needs. With more than 2,000 employees, we are committed to providing top quality home, automobile and commercial insurance products to Canadians.

We're good to know...

- for individuals, families and businesses seeking financial security;
- for brokers as a strong, stable, professional and responsive partner;
- for communities as a responsible, reliable corporate citizen; and
- for skilled professionals looking for a rewarding employment experience.

We are insurance experts who give valuable and timely information that is ...good to know.

where we're going...

Our vision is to be the leading property and casualty insurance company in Canada, providing high-quality insurance products and superior service built on a foundation of innovation and financial strength. With a focus on demutualization, building profitable growth and improving productivity, we are taking positive measures to ensure the long-term success and sustainability of Economical. Through the professionalism and dedication of our employees and our independent broker partners, we will continue to maintain the trust and confidence of all our stakeholders through market-leading operating performance.



TABLE OF CONTENTS

03 A message from Karen Gavan, president and CEO

04
our responsibility

Our approach to corporate responsibility

05
our economy
Bolstering Canada's economy

06
our policyholders
Supporting policyholders

10
our employees
Empowering employees

15
our brokers
Broker training

18
our communities
Strengthening communities

22
our environment
Respecting the environment

24
our locations

SCOPE

Economical Mutual Insurance Company's 2012 public accountability statement was produced as a consolidated statement. It provides a brief overview of our corporate responsibility and activities undertaken in support of the economy, our policyholders, our employees, our brokers, the environment and our communities. This public accountability statement includes the contributions of Federation Insurance Company of Canada, The Missisquoi Insurance Company, Perth Insurance Company and Waterloo Insurance Company.



Karen Gavan

President and CEO

“We are proud of our corporate responsibility. For more than 140 years, we have remained steadfast to our original promise of ‘neighbours helping neighbours,’ to be there when our customers need us most.”

a message from Karen Gavan, president and ceo

As one of Canada's leading property and casualty insurance companies, we take pride in delivering financial security to families and businesses all across the country. In a highly competitive environment, we create jobs, make large contributions to public investments in Canada's economic and social development, and produce innovative products and services to increasingly sophisticated consumers. We are constantly evolving to strengthen the dynamism and competitiveness of Canada's financial sector and broader economy.

We are proud of our corporate responsibility. For more than 140 years, we have remained steadfast to our original promise of "neighbours helping neighbours," to be there when our customers need us most.

Throughout our history, we have continued to build and sustain the public's confidence in our business by contributing to the economic and social vibrancy of the communities where our employees, independent broker partners and policyholders live and work.

Our 2012 public accountability statement is our opportunity to provide the public with an overview of Economical's corporate responsibility through our economic contributions, our support for our employees, brokers and policyholders, our charitable giving and our respect for the environment.

It's good to know that our commitment to corporate responsibility has always been firm and profound. Building strong communities has always been at the heart of what we do.

We're here for Canadians. Our communities can count on us.

Sincerely,



KAREN GAVAN

President and CEO



Our corporate responsibility

Corporate responsibility (CR) at Economical is about operating in a way that is accountable to our various stakeholders, respectful of the environment and supportive of the communities in which we operate.

In 2012, Economical launched our community giving and employee volunteer programs. In 2011, Economical named United Way as signature charity.

Bolstering Canada's economy

TAXES PAID

Economical provides financial security for Canadian families, business and communities. As a large, strong and stable financial institution, Economical has created thousands of jobs for Canadians and has supported local communities by making major contributions to public revenues.

	Income taxes	Capital taxes	Premium and fire taxes	=	2012	2011	2010
Total Federal	23,292,490				23,292,490	26,356,814	17,418,868
Newfoundland	250,448		836,770		1,087,218	1,083,194	1,054,545
Prince Edward Island	65,978		200,707		266,685	250,081	209,903
Nova Scotia	769,595	24,530	2,670,483		3,464,607	3,405,287	2,908,273
New Brunswick	519,580		2,015,594		2,535,174	2,466,881	2,104,111
Quebec	1,617,312		4,335,843		5,953,155	5,955,391	5,086,952
Ontario	9,401,737		32,101,345		41,503,082	40,801,043	39,276,007
Manitoba	89,398		409,887		499,284	442,751	298,736
Saskatchewan	21,546		142,531		164,076	122,381	105,943
Alberta	1,578,890		6,434,743		8,013,633	7,054,876	6,876,065
British Columbia	2,115,661		12,634,501		14,750,163	13,009,245	11,366,983
Yukon	1,639		2,711		4,350	4,676	4,590
Northwest Territories	2,979		9,715		12,694	12,341	13,612
Nunavut	1,067		3,256		4,323	4,196	4,457
Total Provincial	16,435,829	24,530	61,798,085		78,258,444	74,612,341	69,310,177
Total	\$39,728,319	\$24,530	\$61,798,085		\$101,550,934	\$100,969,156	\$86,729,045

DEBT FINANCING

Economical provides debt financing to Canadian businesses within its distribution network. This supports their development and growth so they are better able to provide products and services to their customers.

From	To	All Canadian provinces and territories	
(in dollars, except as otherwise noted)		# Loans	\$ Loans
-	24,999	7	72,969
25,000	99,999	2	54,638
100,000	249,999	1	104,481
250,000	499,999	2	725,000
500,000	999,999	0	-
1,000,000	4,999,999	2	2,252,475
5,000,000	greater	0	-
Total		14	\$3,209,563



Economical supports policyholders with qualified claims experts to ensure fast, quality service every time.

Supporting our policyholders

Expert claims representatives guide our policyholders through the process with all the tools and information required to make each claim as easy as possible. Our claims services include:

- 24-hour claims service, seven days a week,
- 600 claims professionals servicing policyholders in several languages,
- repair guarantees for auto and property claims,
- catastrophe response teams, and
- specialized units dedicated to ensuring customized claims services.

If a policyholder's property or vehicle has been damaged, they can take advantage of our hassle-free Economical Service Program (ESP). We developed the ESP to provide superior claims service to our policyholders, while ensuring the quality of repairs. We thoroughly inspect all repair facilities and contractors before approving them for our program. We set stringent performance standards and only certify those that meet or exceed our standards. Location, quality, reputation, integrity and environmentally friendly procedures are essential elements in meeting our ESP standards. We also guarantee the quality of the repairs. Certified Economical Repair Facility (CERF) is the designation we give to repair shops that meet or exceed our standards.

As part of our commitment to our CERF program and the environment, Economical enhanced its CERF criteria in late 2011 to create an elite status for those shops that achieve a lean and eco-friendly designation. Under our new elite CERF program, in addition to meeting our newly specified performance matrices, repair facilities must demonstrate they follow a business strategy to continuously improve the benefits they provide society by reducing environmental impact and adding value to the community of stakeholders.

A Certified Economical Quality Contractor (CEQC) provides quality property restoration and repairs, with our guarantee of the work for up to two years from the time of the repair.



It takes a national team of professionals to serve our more than one million policyholders across Canada. Those professionals – our people – make Economical the successful and strong company it is today.

To keep our team and company strong, Economical is committed to attracting, developing and retaining top talent.

Empowering our employees

The following is an overview of where Economical's employees are situated across the country. Our head office in Waterloo, Ontario, accounts for a proportionally high number of employees located in Ontario.

OUR EMPLOYEES ACROSS THE COUNTRY

As at 12/31/2012

PROVINCE	FULL-TIME		PART-TIME	
	REGULAR	TEMPORARY	REGULAR	TEMPORARY
British Columbia	166	5	1	2
Alberta	161	2	2	6
Ontario	1,616	37	20	6
Quebec	169	12	10	1
New Brunswick	34	0	0	0
Nova Scotia	80	1	0	1
	2,226	57	33	16
	2,283		49	
Total			2,332	

TOTAL REWARDS

At Economical we value benefits and rewards that provide flexibility, choice and control. Our total rewards compensation strategy offers competitive pay, flexible benefits, a healthy work-life balance and several opportunities for learning and development.

Our total rewards approach reflects our values of integrity, achievement and collaboration. It is designed to recognize individual and group achievements in a fair and consistent manner across the country.

Economical employees enjoy competitive salaries based on job requirements and skills. They also benefit from a merit-pay system linking reward to performance, an incentive bonus plan, job evaluation reflecting responsibility and accountability, bonuses for completion of certain professional designations and bonuses for successfully referring new employees. Economical also has reward and recognition programs to reinforce and demonstrate appreciation for great work.

Our employee benefits are comprehensive and include:

- immediate and flexible benefit coverage that can be tailored to individual and family needs,
- a broad range of benefit options for employees and their family members: medical (including many paramedical practitioners), dental, prescription drug, long-term disability, accidental death and dismemberment and life insurance,
- award-winning wellness programs and incentives,
- comprehensive health and safety program (including flu vaccines),
- personal and family access to an employee assistance program and resources,
- guaranteed access to daycare and emergency childcare and eldercare programs through Kids & Company,
- a comprehensive defined contribution pension plan and tools to assist in saving for future retirement needs,
- company-match on employee contributions to group RRSP,
- minimum of three weeks vacation per year and other paid time-off options,
- flexible work scheduling,
- time off work to volunteer individually or as part of a team, and
- employee home and auto insurance discounts.

RECOGNITION

aspire[^]higher

At Economical, we know human capital is our greatest asset. We believe rewards and recognition are important ways of showing our commitment to our employees each day.

Recognition takes many forms at Economical, especially through our Aspire Higher program. It is an innovative approach to recognition that enables all employees to recognize their colleagues through a user-friendly web-based tool. Recognition through this program is strategically aligned with our core values: customer focus, integrity, achievement, collaboration and learning.

Recognition continues to be a key driver of engagement and has been identified as a high opportunity improvement area for Economical. This centralized, web-based program facilitates the growing culture of appreciation at all levels.

As part of our ongoing commitment to acknowledge our colleagues for their hard work, a formalized recognition program is an essential tool. The Aspire Higher program was introduced in December 2011 as a product of employee feedback from the 2010 engagement survey and from industry-leading best practices. Its purpose is to assist employees and leaders achieve overall engagement and help foster the growth of individual and team recognition.

Since the launch, employees and leaders have continued to recognize great moments and extraordinary efforts from all areas of the company as we aspire higher together. Leaders can also provide recognition and special gifts to employees through a web-based awards system through Aspire Higher. After the gift nomination is submitted by the leader and approved, the recipient is able to choose their own gift from a catalogue of items.

Aspire Higher statistics from program launch date on January 1 to December 31, 2012:

- 9,494 e-Thanks items were sent
- 408 award nominations were approved

Economical was the recipient of the 2012 Most Strategic Partner of the Year Award, nominated by O.C. Tanner for the implementation and success of Aspire Higher.



**Left to right: Craig Pawluk,
Jennifer Allan and Lianne Buchannan**

WHAT'S REWARDED AT ECONOMICAL

Collaboration

"Thank you for doing an amazing job as the wellness core representative. You have gone above and beyond, arranging several events that were thoroughly enjoyed by all who attended. Very well done and very appreciated!"

Customer focus

"Thank you for always being willing to work the 5:30 shift with very little, if any, notice. I really appreciate your willingness to change your own personal plans to accommodate others."

Integrity

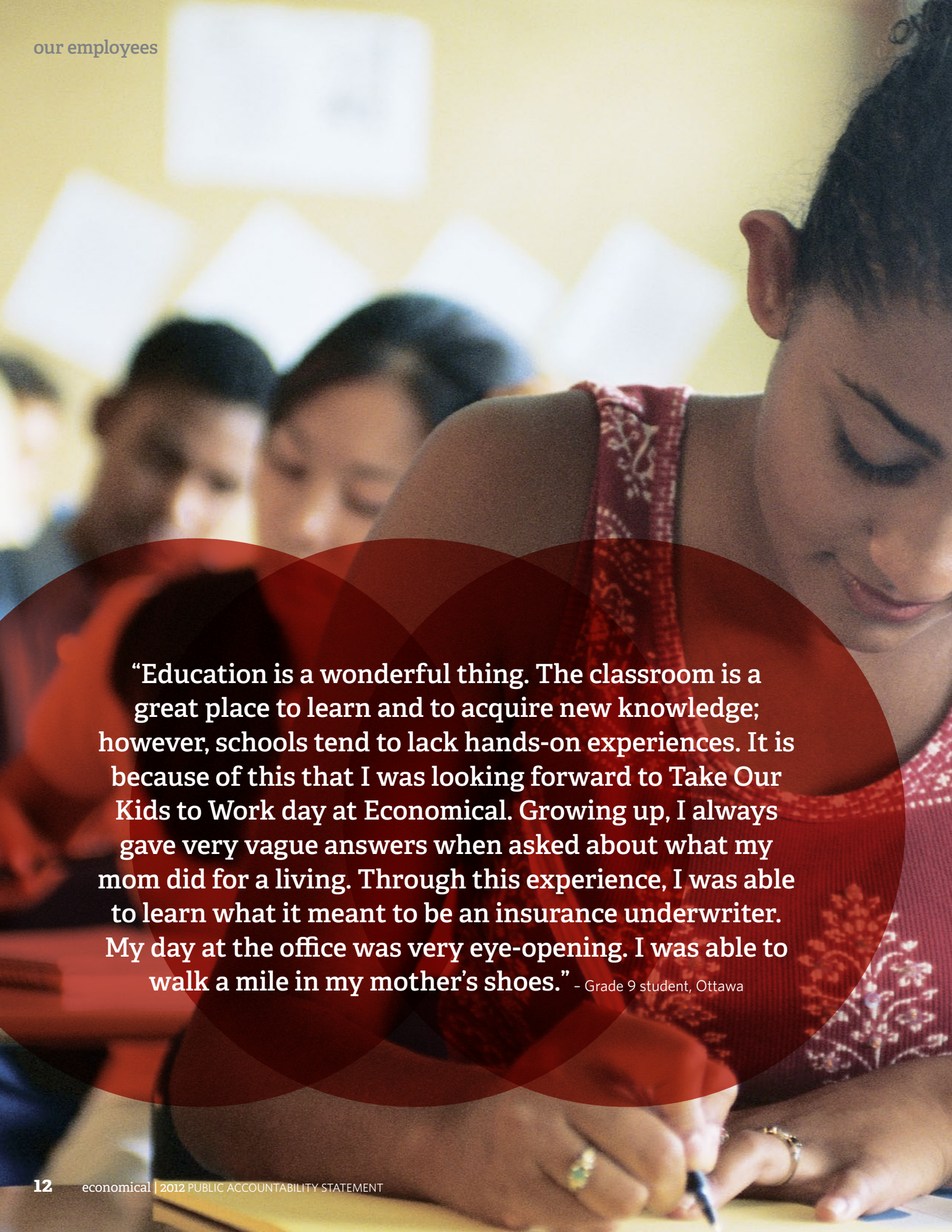
"I appreciate the enthusiasm you bring to the United Way campaign at Western General. You raise awareness of the work being done by United Way while at the same time creating a sense of team at WG. Fantastic results!"

Achievement

"Thank you on behalf of the investment department for your superlative effort during the last quarter. Your additional work has taken a lot of pressure off of all of us."

Learning

"Thank you for being the primary trainer for a number of new assistants over the past year. You spent many hours away from your own work to help others learn how to complete theirs. You've done so willingly and with enthusiasm, creating training schedules and helping monitor the progress of the new staff while you kept your own work within service standards."



“Education is a wonderful thing. The classroom is a great place to learn and to acquire new knowledge; however, schools tend to lack hands-on experiences. It is because of this that I was looking forward to Take Our Kids to Work day at Economical. Growing up, I always gave very vague answers when asked about what my mom did for a living. Through this experience, I was able to learn what it meant to be an insurance underwriter. My day at the office was very eye-opening. I was able to walk a mile in my mother’s shoes.” – Grade 9 student, Ottawa

TALENT MANAGEMENT

The talent management philosophy at Economical is about the potential to grow, develop and succeed.

Our programs identify talent throughout the organization and accelerate the development of high-potential individuals.

We undertake initiatives to promote Economical as a preferred workplace with Canadian post-secondary institutions. We start early and connect with high school and university students through on-campus initiatives such as the Insurance Institute of Canada's Ambassador Program which takes volunteers into public school classrooms to talk about the insurance industry. We also participate in job fairs at postsecondary institutions across the country.

Since 1999, we have supported the Economical Insurance Award at MacEwan University in Edmonton. The scholarship is awarded to a student in the insurance and risk management program for their scholastic achievement and community endeavours.

Economical has a long-standing partnership with Wilfrid Laurier University in Waterloo, ON, and has been a strong supporter since 1981. Supporting the Economical Insurance Professor in Finance, The Susanne Ford Scholarship, The Economical Insurance Scholarship and the School of Business and Economics Chair in Insurance, Economical has made a significant difference to Laurier and its students.

Since 1996, 115 Wilfrid Laurier University students completed their co-op work terms at Economical in communications, marketing, finance, commercial insurance and business analyst roles.

'Take Our Kids to Work' Day

This program is an annual nation-wide program that enables the entire community to play an important role in the development of young Canadians by allowing them to explore different career paths at an early stage in their education. In support of this event, Economical welcomed 26 students to our offices and branch locations across the country, exposing students to career opportunities within the insurance industry and at Economical. Students had the opportunity to observe and question adults about the work they do in order to gain a better understanding of the complexity of career choices and the benefits of early exploration.

LEARNING AND EDUCATION

Learning is one of five core values that support the mission and vision of Economical.

Centralization of the training function is maintained through the Economical Learning Institute for Training and Education (ELITE) to ensure corporate training is aligned with business goals and serves as a key enabler in ensuring the corporate strategic priorities are met.

ELITE has evolved significantly since its launch and today it comprises all technical training for the lines of business, leadership development, employee development, eLearning, and our resource library. The philosophy has not changed and still provides a proactive, long-term approach that meets both business and employee needs by providing opportunities to develop the fundamental core and technical competency skills.

The success of our programs is mainly attributed to the partnership of subject matter experts from all lines of business with the adult learning, design and development expertise of the learning and education and organizational development teams. Our training initiatives are developed by employees for employees and offer the necessary balance of meeting business needs and strategies with the learning needs of employees, providing necessary skills, knowledge and behaviours they require to be successful in their roles. The materials reflect the realities, processes and procedures that are unique to our company.

Economical maintains a robust tuition and certification reimbursement program. As one of the largest property and casualty insurance companies in Canada, we provide tuition support and financial rewards to employees who complete their professional insurance certifications. We also provide tuition support and other financial rewards to employees who complete other professional certifications relative to their job role and responsibilities (e.g. Certified Human Resources Professional for HR professionals, Project Management Professional for IT professionals). Economical also supports continued professional and career development through support of professional memberships and conferences.

For the past four years Economical ranked in the top 20 of the prestigious Training Magazine Top 125 global list for excellence in workforce learning and development. We have also been honoured by SkillSoft with the Emerging Business Award in 2010 and most recently with the 2012 Inspiring Leadership Award.



Supporting our brokers

BROKER TRAINING

Economical's broker training team was created in 2011 to deliver targeted training and education to our strategic brokers, focused on their critical business needs. Broker training extends the company's internal award-winning training programs to our independent broker partners. Training is focused on leadership and professional development and is offered to broker leaders and staff in all regions across the country. This value-added service supports and strengthens the broker relationship.

Working in partnership with business development teams across the country, the broker training team establishes training schedules for each region, identifying which courses to offer and to which brokers. Training is provided to strategic brokers in their offices and to a wider broker audience at various branches and other key locations.

Results to date have been extremely positive, with brokers giving high marks for the quality and relevance of training.

Strengthening our communities

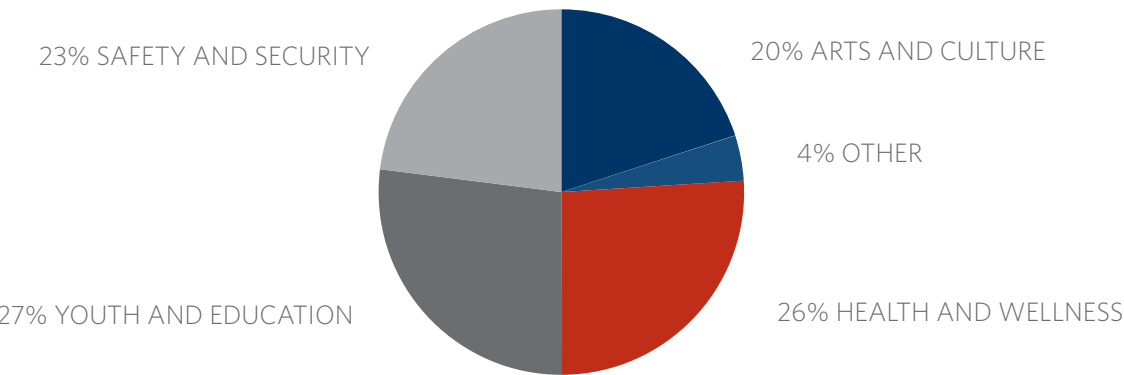
Economical continues to support charitable organizations and causes that drive positive change in Canadian communities.

In 2012, the company gave \$582,250 in charitable donations and sponsorships and \$268,965 to United Way through matching employee donations for a total exceeding \$851,000.

COMMUNITY GIVING

As part of our corporate responsibility program, community giving was brought into sharper strategic focus in late 2011 with a fresh approach. The program accepts online applications for charitable donations and sponsorships, each of which is reviewed against our strategic priorities. The community giving program also provides a well-governed process for establishing philanthropic partnerships in our communities.

The program focuses on four strategic thrusts: safety and security, health and wellness, youth and education, and arts and culture. The goal is to realize a balance in the distribution of our funds among all four areas. The figure below shows the allocation of funds on a percentage basis during the first year of the program.



Safety and security	Heath and wellness	Youth and education	Arts and culture	Other	Total
\$ 135,968	\$ 149,832	\$ 155,800	\$ 115,000	\$ 25,650	\$ 582,250
23%	26%	27%	20%	4%	100%

Highlighting Economical's major corporate sponsorships in 2012

Safety and security	Crime Stoppers: Peel, Vancouver, London, Edmonton, Hamilton, Ottawa	\$50,000 each over three years (2012 to 2014)
Health and wellness	Relay for Life – Waterloo region	\$30,000 for three Relay for Life events in 2012
Youth and education	Junior Achievement Canada – Economics for Success program	\$100,000 for 2012/2013 academic year
Arts and culture	Kitchener-Waterloo Symphony	\$50,000 for 2012/2013 and for 2013/2014
	Creative Enterprise Initiative	\$45,000 over three years (2012 to 2014)

To view our community giving web page, visit www.economicalinsurance.com/communitygiving.

Do you know of a charitable or community cause that you believe Economical should support?

Contact us at communitygiving@economical.com.

CRIME STOPPERS

Economical's partnership with Crime Stoppers in Peel, Vancouver, London, Edmonton, Hamilton and Ottawa revolves around youth engagement. With funding of \$50,000 over three years to each of these locations, Crime Stoppers is able to raise awareness regarding responsible reporting and promote the critical role youth can play in keeping their schools and communities safe.

CANADIAN CANCER SOCIETY

Since 2006, Economical has supported the fight against cancer, the leading cause of premature death in Canada, with title sponsorships of Relay for Life events in the Waterloo region. Relay for Life is the largest fundraising activity for the Canadian Cancer Society. It helps to fund life-saving cancer research, promote healthy lifestyles which can stop cancer before it starts, and allows the Canadian Cancer Society to offer compassionate services and support to those living with cancer and their families and friends. In 2012, Economical contributed \$30,000 in sponsorships for the Kitchener-Waterloo and Cambridge Relay for Life events.

CREATIVE ENTERPRISE INITIATIVE (CEI)

Communities that have a flourishing arts and cultural scene are attractive places for people to call home, where they can thrive in their professional careers, raise a family and enjoy a high quality of life. In 2012, Economical committed \$45,000 over three years to the CEI — an initiative helping to foster artistic endeavours in the Waterloo region. That level of financial support earned Economical a seat on CEI's Leadership Council, giving the company a voice in the development of arts and culture in the region which will lead to an enhanced quality of life for current and prospective Economical employees, policyholders and broker partners in the region.



JUNIOR ACHIEVEMENT

Prior to 2012, Economical's relationship with Junior Achievement was confined to the Waterloo region. In 2012, the company took its support to the national level with a \$100,000 investment in Junior Achievement's Economics for Success program that is delivered by Economical volunteers to Grade 7 and 8 students in 10 locations across the country. Dozens of Economical volunteers facilitated a one-day in-school program that helped more than 2,000 youth realize their full potential by understanding the importance of budgeting, investments, business finance and staying in school to better their chances of achieving the standard of living and lifestyle to which they aspire. The volunteers enjoyed the experience of interacting with students and seeing their enthusiasm for learning new skills from someone from outside the classroom.

"I have two school-age children who have had the benefit of being in a classroom when Junior Achievement volunteers delivered the Economics for Success program. I saw the materials and realized it was a great program. It teaches youth about resume building, setting a budget, looking for different jobs and career opportunities. It inspired me to get involved facilitating this program so that other kids could have the opportunity to have that same experience. Over the last four years I've been actively recruiting volunteers from Economical to facilitate the Economics for Success program. The word has been spreading about what a wonderful program and volunteer opportunity this is. Now I have Economical staff approach me to volunteer."

- Carolyn Keery, Economical employee and active Junior Achievement volunteer.

SIGNATURE CHARITY - UNITED WAY

United Way/Centraide has long been a charity of choice for employees at Economical. In 2011, it was named Economical's signature charity.

In 2012, Economical employees raised \$543,398 through pledges including the corporate match for United Way. Our 93 leader donors, who gave at least \$1,000 each, raised an impressive \$241,964 after the company match, making up 44.5 per cent of our overall campaign donations. Employees raised an additional \$14,263 through fundraising events for a grand total of \$557,661 for United Way in 2012.

Employees were able to designate their donation — along with Economical's corporate match — to the United Way/Centraide of their choice. Inspired by our employees' generosity, this year Economical increased the corporate match limit from \$2,000 to \$2,500.

Several of Economical's branches received awards and nominations for the 2012 campaign.

Kitchener-Waterloo, Ontario

United Way KW Choice Award (nomination),
Leadership Giving Award (nomination), and
Campaign Volunteer Award.

Hamilton, Ontario

2012 Employee Giving Award, silver level
(\$50-\$79.99 per capita)

Oxford, Ontario

Outstanding Employee Campaign
Co-ordinator Award

Calgary, Alberta

Employee Campaign Chair of the Year (nomination)



Ken Worsley (right)

Outstanding Employee Campaign
Co-ordinator Award (Oxford)

Carol Brandt

Campaign Volunteer Award
(Kitchener-Waterloo)

“The experience of working with our campaign team nationally was invaluable as we were able to leverage great ideas from across the country, moving towards common goals and consistent approaches and benefiting from the sharing of resources and tools, such as the help we received from marketing and IT, to support our campaign success. What I enjoyed the most was working with such an energized and committed national team of staff who believed in the importance of making a difference in the lives of those in our community.”

– Carol Brandt, Economical's United Way National Campaign Leader

SOCIAL COMMITTEES

Economical employees are actively involved with various charitable causes through social committees. They organize activities to support charities, including:

- Food drives for the Food Bank,
- Daffodil Days for the Canadian Cancer Society,
- Glad Days for Epilepsy Canada,
- Send 'em Off Smiling,
- War Child, and
- Canadian Blood Services.

DRESS DOWN FOR CHARITY

Building on our strong record of supporting charitable organizations in our communities, Economical announced that for one week in June, two weeks in July and one week in August, staff members were invited to dress casually as part of our 2012 fundraising initiatives. A survey was conducted to determine the charities employees wanted to support each week. For \$1 per day, staff donations raised close to \$15,000 that was distributed among:

- Kids Help Phone,
- Canadian Arts Foundation,
- Children's Wish Foundation of Canada in Ontario, Quebec and the Atlantic region,
- Big Brothers Big Sisters of Canada in the Western region, and
- Canadian Cancer Society.

IMPACT: Economical's employee volunteer program

Economical's employee volunteer program — IMPACT — launched in April 2012 to coincide with National Volunteer Week. The program encourages Economical employees to take up to two paid days off work per year to volunteer in the community on an individual basis or as part of a team.

In the second, third and fourth quarters of 2012, 387 staff participated in the program, contributing more than 358 volunteer days (nearly 2,600 hours) to deserving charities and causes across Canada. To encourage participation, three draws for a \$1,000 donation to a charity of the participant's choice were made. The charities chosen by the winners were: Feed Nova Scotia, Burnaby Hospital and Juvenile Diabetes Research Foundation of London.





At Economical, we have started down the path of environmental sustainability.

As our corporate responsibility program continues to evolve, our ability to report on environmentally sensitive facilities upgrades will grow along with it.

Respecting the environment

Our journey toward corporate environmental sustainability continues to yield progress. Our objectives are:

To raise awareness of environmental sustainability within the company nationally.

To identify, investigate and take action to reduce pollution, waste and the consumption of resources.

To create processes and procedures that support environmentally friendly business practices.

Environmentally sensitive steps carried through 2012

- Ensured environmentally friendly practices when selecting our vendors.
- Adjusted building temperatures during non-business hours.
- Installed light motion sensors in a number of meeting rooms.
- Set up all multifunction printers and fax machines with double-sided printing.
- Printed the majority of all marketing material on paper with recycled content and used envelopes manufactured from FSC certified material.
- Worked with Iron Mountain to ensure shredded paper is recycled.
- Recycled used toner cartridges back to the supplier.
- Purchased refurbished furniture for standard workstations and task chairs made with 98 per cent recyclable material and/or are 98 per cent recyclable by weight.
- Ensured waste removal supplier invests in innovative technologies in landfills to make them highly engineered gas-to-energy landfills.
- Worked with our food service provider to reduce the amount of Styrofoam and plastic used.
- Ensured carpet cleaners use environmentally friendly cleaning products.
- Used the 'Smart about Salt' program in the winter, an environmentally friendly program sponsored by the Waterloo region.
- Participated in the Waterloo region's commuter challenge to encourage staff to reduce emissions by using more environmentally friendly commute options.

To better understand our Waterloo region carbon footprint and how to reduce it, Economical works with Sustainable Waterloo as an observing organization. The current work of Sustainable Waterloo is focused on the Regional Carbon Initiative, which supports voluntary target-setting and reductions of carbon emissions by organizations across Waterloo region.

Economical locations

Economical has branches and offices across the country to serve our policyholders. Below, please find our locations and contact information.

HEAD OFFICE

111 Westmount Road South
P.O. Box 2000
Waterloo, ON N2J 4S4
Telephone: 519-570-8500

ALBERTA

Calgary Branch

801-6 Avenue S.W., Suite 2700
Calgary, AB T2P 3W2
Telephone: 403-262-4558
Toll-free: 1-800-562-1180

Edmonton Branch

10250 101st Street, Suite 1600
Edmonton, AB T5J 3P4
Telephone: 780-426-5925
Toll-free: 1-800-661-3274

BRITISH COLUMBIA

Vancouver Branch

1055 West Georgia Street,
Suite 1900
P.O. Box 11112, Royal Centre
Vancouver, BC V6E 3P3
Telephone: 604-684-1194
Toll-free: 1-800-951-6665

NOVA SCOTIA

Halifax Branch

200 Waterfront Drive,
Suite 300
Bedford, NS B4A 4J4
Telephone: 902-835-6214
Toll-free: 1-800-278-9639

NEW BRUNSWICK

Moncton Branch

1600 Main Street, Suite 200
Moncton, NB E1E 1G5
Telephone: 506-857-8830
Toll-free: 1-800-332-3932

ONTARIO

Hamilton Branch

120 King Street West, Suite 750
Hamilton, ON L8P 4V2
Telephone: 905-522-4984
Toll-free: 1-800-263-6432

Kitchener-Waterloo Branch

590 Riverbend Drive
Kitchener, ON N2K 3S2
Telephone: 519-570-8322
Toll-free: 1-866-202-2622

London Branch

148 Fullarton Street, PO Box 817
Talbot Centre, Suite 1200
London, ON N6A 4Z4
Telephone: 519-673-5990
Toll-free: 1-800-265-4441

Metro Branch

5700 Yonge Street, Suite 1600
North York, ON M2M 4K2
Telephone: 416-590-0038
Toll-free: 1-800-268-8801

**Mississauga Customer
Contact Centre**

77 City Centre Drive, Suite 400
Mississauga, ON L5B 1M5
Telephone: 1-800-522-0195
Fax: 905-896-2698

Ottawa Branch

343 Preston Street, Suite 500
Ottawa, ON K1S 1N4
Telephone: 613-567-7060
Toll-free: 1-800-267-8318

Toronto Office

121 King Street West, Suite 1701
Toronto, ON M5H 3T9
Telephone: 647-260-3680

Economical Select

590 Riverbend Drive
Kitchener, ON N2K 3S2
Telephone: 519-570-8322
Toll-free: 1-866-202-2622

Perth Insurance Company

5700 Yonge Street, Suite 1600
Toronto ON M2M 4K2
Telephone: 416-590-0171
Toll-free: 1-888-307-3784,
or Toll Free "Service Centre":
1-888-717-2233

Western General Farm Division

959 Dundas Street, Ste. 200
Woodstock, ON N4S 1H2
Telephone: 519-421-3047
Toll-free: 1-800-464-1766

QUEBEC

1 Place Ville Marie, Suite 1400
Montreal, QC H3B 2B2
Telephone: 514-875-5790
Toll-free: 1-800-361-7573





HEAD OFFICE

111 Westmount Road South, P.O. Box 2000, Waterloo ON Canada N2J 4S4
T 519 570 8500 F 519 570 8389

economicalinsurance.com

The Economical brand includes the following property and casualty insurance companies: Federation Insurance Company of Canada, The Missisquoi Insurance Company, Perth Insurance Company and Waterloo Insurance Company.

©2013 Economical Insurance. All rights reserved. Economical® and related trademarks, names and logos are the property of Economical Mutual Insurance Company and are registered and/or used in Canada.