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economical

2019

**PUBLIC ACCOUNTABILITY
STATEMENT**



WHO WE ARE

Keeping pace with rapidly evolving customer expectations and transforming our business by constantly refining what we do to deliver value remains the Economical team's primary focus.

Insurance is a business that helps people during their time of need, and in these moments of need, Economical strives to demonstrate compassion and a people-centred focus, while developing strong relationships along the way.

We remain committed to serving the communities where we live, work and play, ensuring future generations will benefit from our focus on a healthier and more productive world.

In addition to our strong leadership team, our talented and hardworking employees, and our historic legacy as a proud Canadian company, we are confident that we can continue to make insurance better. Our goal is to be there for our customers, as well as our brokers, when they need us most.

This is the core of who we are.

OUR VISION

To be one of Canada's top P&C insurers, recognized for our business innovation and how well we take care of our customers.

OUR MISSION

To be the insurance partner Canadians choose to protect the things they value most.

WE'RE GUIDED BY OUR VALUES

- We focus on customers first
- We bring our best
- We're stronger together

Our public accountability statement (Statement) provides a snapshot of our corporate social responsibility efforts through financial contributions, charitable giving, respect for the environment, and support for our employees, brokers, and customers. This Statement is about Economical Mutual Insurance Company and its affiliates, including:

- Petline Insurance Company
- Sonnet Insurance Company

References to "Economical," the "Company," "us," "we," and "our" in this Statement are to Economical Mutual Insurance Company and the affiliates listed above, unless the context requires otherwise. All dollar amounts in this Statement are in Canadian dollars. The information contained in this Statement is given in respect of our 2019 fiscal year (January 1, 2019 - December 31, 2019), except where otherwise noted.

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A MESSAGE FROM ROWAN SAUNDERS, PRESIDENT AND CEO

WE'RE STRONGER TOGETHER



As I sat down to write this message to our Economical stakeholders, Canadians were working together to “flatten the curve” of COVID-19. The impact of the outbreak of this virus cannot be overstated. Local, national and global communities have been negatively affected by the unpredictable nature of the pandemic. However, at Economical, our values have a place in this time of uncertainty and anxiety.

By continuing to put our customers at the centre of everything we do, bringing our best every day, and understanding that we’re stronger together, we have deepened the resilience of our organization, at a time when we – and our customers – need it most. While it’s impossible to look past the human cost of the coronavirus pandemic and the very real impact it will have on the economy, our industry, and our business, it’s also important not to lose sight of the progress Economical has made in our multi-year transformation.

We remain committed to moving the business forward while meeting the needs of our customers and broker partners. Being stronger together, however, also extends towards our communities. Our 2019 Public Accountability Statement is a reflection of that. Through charitable giving, support for our employees, brokers, and policy holders, as well as sustainability initiatives, Economical aims to deliver value to Canadians as we continue to support communities in need through our three giving pillars: Safety & Security, Health & Wellness, and Youth & Education.

Our journey towards demutualization continues; in 2019, we announced the Economical Insurance Heritage Foundation, a new charitable foundation established as part of our demutualization. The Foundation, which is expected to receive a \$100 million donation from the proceeds of a successful demutualization, will honour Economical policyholders and employees – past and present – by working to have the greatest impact on community needs.

In 2019, the Economical team contributed approximately \$855,000 towards making a difference in Canadian communities. From coast to coast, our employees generously donated 2,943 hours of volunteer time throughout the workweek to help not-for-profit organizations in need.

The COVID-19 pandemic has given our team new reasons to help our customers navigate the crisis, delivering on our promise to be there when they need us most. There are challenges to be met and curves to be flattened. Every action will count. Recognizing the role we all play – together – will help to ensure we’re better stewards of ourselves, our country, and the world itself.

A handwritten signature in black ink that reads "R. Saunders".

ROWAN SAUNDERS


OUR SOCIAL RESPONSIBILITY

Social responsibility at Economical is about being accountable to all stakeholders, supporting our communities, and respecting the environment. It demonstrates not only how we put the customer at the centre of everything we do, but also our integrity and how we give back to the Canadian communities where we live and work across Canada.

OUR CODE OF BUSINESS CONDUCT

At Economical, we work to protect and strengthen our reputation by acting with integrity in everything that we do. The high standards of professionalism to which we hold ourselves are reflected in our Code of Business Conduct (The Code).

The Code sets specific standards for all Economical employees – regular and temporary – by outlining our responsibilities when conducting business. Our employees and directors must review The Code and agree to comply when hired, as well as on an annual basis.



Members of #TeamEconomical from
the Group Insurance department

CONTRIBUTING TO CANADA'S ECONOMY

We support local communities by making major contributions to public revenues.

TAXES PAID

The following table shows the taxes paid to federal and provincial governments in 2019 (\$):
(000's)

PROVINCE	INCOME TAXES	PREMIUM AND FIRE TAXES	= 2019
Newfoundland	6	72	79
Prince Edward Island	2	467	469
Nova Scotia	31	4,230	4,261
New Brunswick	8	3,299	3,307
Quebec	39	6,301	6,339
Ontario	189	47,363	47,552
Manitoba	15	521	536
Saskatchewan	7	319	326
Alberta	91	13,485	13,577
British Columbia	123	11,193	11,316
Yukon	1	4	4
Northwest Territories	1	10	11
Nunavut	0	4	4
Total Provincial	513	87,267	87,781
Total Federal	640		640
Total	1,153	87,268	88,421

DEBT FINANCING

In 2019, we provided a total of \$500,000 in debt financing to one broker partner in Ontario to support their development and growth.

SUPPORTING OUR POLICYHOLDERS

We delivered on our promise of being there when our customers need us most and paid more than \$1 billion in claims in 2019.

We're proud to live up to our promise by delivering superior claims service when our customers need us most. Expert claims representatives guide our policyholders through the claims process to handle each claim with the care and support our customers appreciate.

Of our policyholders who filed a claim, 89% indicated they are satisfied or very satisfied with the quality of their service experience.¹

Our claims service includes:



24-hour claims support, seven days a week



700 claims professionals servicing policyholders in multiple languages



Repair guarantees for auto and property claims



Certified and reliable network of vendors and partners



Access to quality medical services for policyholders



Catastrophe response teams



Specialized units dedicated to ensuring expert claims service and support

If a policyholder's property or vehicle has been damaged, they can take advantage of our convenient Economical Service Program (ESP), developed to provide superior claims service to our customers while ensuring the quality of repairs. We set stringent performance standards and certify only those repair facilities that meet or exceed our standards. Location, quality, reputation, integrity and environmentally friendly procedures are essential elements in meeting our ESP standards.

Repair facilities that meet or exceed our ESP standards are designated as a Certified Economical Repair Facility. As part of our commitment to the environment, we enhanced our criteria to create an elite status for shops that achieve a clean, eco-friendly designation.

- A Certified Economical Quality Contractor provides quality property restoration and repairs, with a guarantee from us on the quality of work for up to two years from the time of the repair
- Our Preferred Provider Network provides medical care and rehabilitation services to accident benefits claimants who incurred minor injuries from an automobile accident

ACCESSIBILITY EFFORTS

Delivering an accessible experience is a critical part of ensuring our customers can rely on us to support them.

We continue to do everything we can to remove barriers, and we have a number of resources and processes in place to guide our accessibility journey.

Key initiatives:

- Meet regularly with the Accessibility Working Group, represented by various departments, to identify further opportunities for improvement
- Rolled out accessibility training for all employees, along with specialized training and tools for technical teams required to deliver accessible experiences
- Continued to promote our company-wide accommodation processes to better serve all Canadians
- Instituted an accessibility review of third-party vendor solutions for deployment on our websites
- Implemented digital accessibility monitoring tools to identify and remediate accessibility compliance issues on our public facing websites
- Continue to meet accessibility laws when building or making major changes to public spaces

¹ The claims satisfaction percentage is based on 10,793 claimant survey responses measuring customer satisfaction with claims services from January 2019 to December 2019.

OUR COMMITMENT TO EMPLOYEES

FOSTERING A HIGH-PERFORMANCE CULTURE

Our culture helps us deliver on our business strategy, strengthens our brand, and encourages employees to bring their best every day. We invest in our people who provide the best service for our brokers and customers.

We offer a collaborative and caring environment, one where our passionate culture and customer-first philosophy are woven into everything we do. The contributions, creativity, and energy that employees bring to the table are sought-after and rewarded. And we prioritize a respectful, safe and inclusive workplace.

ADVANCING DIVERSITY AND INCLUSION



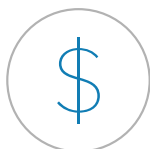
86% of our employees said that we have a work environment accepting of diverse backgrounds and ways of thinking².

Our diversity and inclusion vision aims to empower our employees to shape our culture to be truly reflective of our customers across Canada and the values we uphold. We support a working environment that achieves the full potential of our employees and business by tapping into the unique perspectives and experiences that inspire our people.

We have three national employee resource groups focused on the experience of immigrants to Canada, the LGBTQ+ community, and women in leadership, which help strengthen our business and workplace practices and lead our company in celebrating our diversity.

From events like International Women's Day, World Cultural Diversity Day, and Pride Month, our Spirit Days bring people together and keeps our workplace engaged.

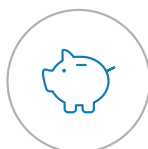
REWARDING OUR EMPLOYEES



Competitive pay



Flexible benefits



Retirement savings



Work-life balance



Learning and development opportunities

We offer competitive pay, great benefits, company-matched savings programs (pension, RRSP, spousal RRSP, after-tax account), a Tax-Free Savings Account, award winning health and wellness programs, flexible working arrangements, and learning and development opportunities.

Employees receive bonuses for completion of certain professional designations, as well as for successfully referring new employees.

Our bright and open workspaces and smart casual dress code make coming to the office an enjoyable and inspiring experience.

Discounts on our home, auto, and pet insurance make it easier for employees to protect what matters most.

² 2019 Employee Engagement Survey

FOSTERING A CARING, HEALTHY WORKPLACE

We promote mental health awareness through our annual participation in the Not Myself Today campaign. Through the services of our employee and family assistance program, employees and their families can seek help for what may affect any aspect of their health, including physical, financial, mental or emotional well-being.

We run a campaign to support financial wellness during Canada's Financial Literacy Month in November.

We offer semi-annual wellness challenges to enhance employee awareness of healthy choices and to promote positive lifestyle changes. Employees who choose to participate can earn up to \$300 each year towards a broad range of products and services that support the mental, physical, and financial health of employees and their families.

And we offer up to three paid personal needs days per year to help ensure employees are supported when "life happens."

WE APPRECIATE GREAT WORK

We encourage, enable and celebrate personal and team victories with recognition. Employees can easily recognize their peers' great moments and extraordinary efforts through an on-line recognition program and platform.

Recognition activity achieved new heights in 2019, as peers and leaders shared in each other's successes while deepening their connection to company goals.

We make workplace anniversaries meaningful by presenting celebrants with a digital yearbook, gift selection and symbolic award. Career achievements beginning with five years of service and every five years thereafter turn into lasting memories of celebration tailored to the employee's preferred experience.

The annual Economical Appreciation Week is a dedicated week of employee appreciation from peers and leaders, and teams get to spend time together to celebrate.

LEARNING AND DEVELOPMENT

Continuous learning opportunities provide employees with the skills needed to succeed in their roles, deliver on business strategy, and meet our brokers' and customers' needs.

Employee learning opportunities include:

- On-site, instructor-led technical development courses
- Self-directed video, audio, and text eLearning resources available 24/7 on thousands of topics to support professional development
- Paid professional memberships
- Tuition reimbursement
- Financial rewards to employees who complete professional certifications

ONE ECONOMICAL FROM COAST TO COAST

With 15 offices in six provinces, we're geographically close to most of our brokers and customers, allowing us to better understand local factors that affect them and to be there for them when they need us most.

Our diverse workforce strengthens our business through an array of talent, perspectives, and experiences across the country.

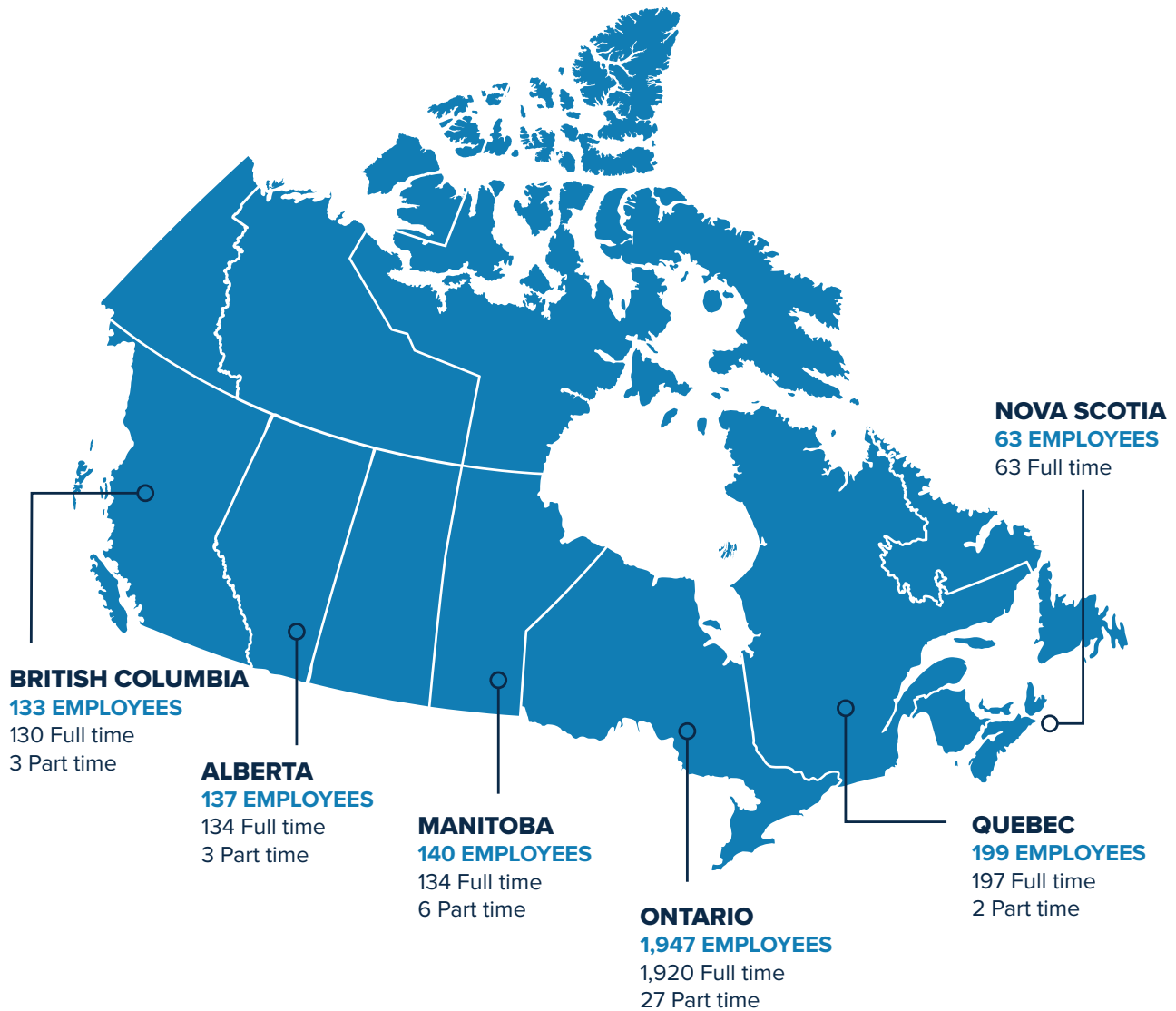
We support students, who are our future workforce. In 2019, 104 students brought their best and gained valuable career experience through our co-op and summer student programs.



AS OF DECEMBER 31, 2019

2,619 ACTIVE EMPLOYEES

2,578 FULL TIME EMPLOYEES | 41 PART TIME EMPLOYEES



PARTNERING WITH BROKERS

We partner with more than 660 independent insurance brokers from coast to coast to ensure our customers receive unbiased, first-rate service, and personalized advice.

Our long-lasting, strategic relationships with brokers thrive on mutual respect and support. Every day we value the advice of our brokers as we continuously improve our broker value proposition and enable our brokers to deliver the service and products customers expect.

In 2019, we continue to refine our investments in technology and advanced analytics to enhance service delivery, product and pricing sophistication, and fraud detection capabilities.

Our broker partnerships are a key pillar of our growth strategy. We bring our best every day in our relentless pursuit of excellence, helping our broker partners win new business, earn customer trust, and enhance customer retention.

SUPPORTING BROKER COMMUNITY GIVING REQUESTS

Community initiatives that matter to our broker partners matter to us.

Every year, a portion of Economical's community giving budget is donated to local charities as requested by our broker partners. Brokers identify and champion causes that make critical change in their communities, while also aligning with Economical's community giving priorities: safety and security, youth and education, and health and wellness.

During 2019, \$90,167, or nearly 11% of our 2019 community giving budget, was allocated to support 12 charities in response to requests from broker partners. From helping fund the purchase of much needed medical equipment at community hospitals, to funding youth camps, and raising awareness of poverty and homelessness during the cold weather months, our community giving partnerships with our brokers vary in size and in scope.

Here are some examples of what we funded in 2019 in partnership with our brokers.

CHARITY	WHAT WAS FUNDED
Big Brothers Big Sisters of the Georgian Triangle	The broker's office entered a team in the Bowl for Kids Event, which raises funds for Big Brothers Big Sisters volunteer mentorship programs.
Camp Dorset	This donation supports Camp Dorset, which has 19 dialysis machines in its medical centre, allowing families in need to vacation together.
Coldest Night of the Year	Coldest Night of the Year raised funds for Youth Impact Jeunesse's community outreach programs, which target local homeless youth.
Easter Seals Nova Scotia	Funds raised support Nova Scotians with disabilities. Approximately 350 of Easter Seals Nova Scotia clients are children who participate in barrier-free summer camp and sports programs, or who become recipients of wheelchair and mobility equipment programs.
Grand River Hospital Foundation	We committed to a \$50,000 donation over two years towards the purchase of a new magnetic resonance imaging (MRI) scanner.
Hospice PEI	Funding went towards training for new and current volunteers across PEI. Approximately 50 volunteers are trained annually to provide care and support to people living with a life-limiting illness and their families.
Mental Health Foundation NS and NB	Economical employees from Halifax participated alongside a broker in an annual community day with all funds raised donated to Mental Health Foundation in both Nova Scotia and New Brunswick.
One Kids Place	This donation went directly to One Kids Place equipment and services. One Kids Place is a children's treatment centre, providing community-based rehabilitation services for children, youth, and their families.
Ontario General Insurance Hockey Tournament	This fundraising event directed donations to three youth organizations: Camp McGovern, Lutherwood Children's Mental Health, and Scouts Canada Camp Everton.
Rogers Insurance Run for L'Arche	Economical and Rogers Insurance have partnered to support the annual Run for L'Arche for eight years. This event is a critical fund-raising tool for the L'Arche community. Organized by employee volunteers from Economical and Rogers Insurance, we hold a 1KM, 8KM, and half marathon run every March.
Share the Warmth Campaign	Funding helped purchase warm winter accessories like socks, mittens, and toques, for local homeless people.
Walk for Alzheimer's	Funds raised support programs and services that improve the quality of life for people living with dementia and their families.

STRENGTHENING CANADIAN COMMUNITIES

Beyond broker partners, we're committed to supporting charities and causes that help improve the communities and regions where we live and do business.

COMMUNITY GIVING






Our community giving program funds charitable causes that align with one or more of our giving priorities.





In 2019, nearly \$855,000 in community giving program funds were allocated in the following way to our three priorities:

- Safety & Security 44%
- Health & Wellness 32%
- Youth & Education 24%

MAJOR DONATIONS AND SPONSORSHIPS

Donations and sponsorships in 2019 that exceeded \$10,000.

GIVING PRIORITY	CHARITY	FUNDING	DETAILS AND HIGHLIGHTS
Safety & Security		\$150,000	We've partnered with the Canadian Red Cross for their national disaster management program to help Canadians develop emergency preparedness plans. This partnership delivers emergency preparedness sessions in Vancouver, Edmonton, Calgary, London, Kitchener-Waterloo, Hamilton, Mississauga, Toronto, Ottawa, Moncton, and Halifax. One of the key outcomes of our partnership has been the delivery of personal emergency preparedness sessions across Canada. Our partnership helps Red Cross have the capacity and resources to provide help to Canadians when it's needed most.
Health & Wellness		\$107,000	Since 2006, Economical has been a strong supporter of the fight against cancer through Relay for Life events. In 2019, Economical contributed \$107,000 in title sponsorships of 10 events in Ontario and Quebec. Funds raised support life-saving research, promote preventative healthy lifestyles, and the provision of compassionate services to those living with cancer and their loved ones. Last year, we sponsored 10 events in Ontario. In Canada, 20 Economical employees participated in two events and raised \$1,598 toward the fight against cancer.
Youth & Education		\$100,000	In 2019, we contributed \$100,000 to Junior Achievement (JA) Canada to deliver programs in the areas of financial literacy, work readiness, and entrepreneurship. A portion of the funds was dedicated to supporting JA Canada's digital strategy to reach more students through JA Excelerate. This brings our total funding to \$800,000 since 2012. In recent years, Economical employee volunteers have delivered more than 190 hours of JA programming to help 2,808 Canadian students realize their dreams and aspirations.
Health & Wellness		\$38,667	For several years, we've been the presenting sponsor of the Rogers Insurance Run for L'Arche which raises funds for L'Arche Calgary, a community for people living with disabilities. Dozens of Economical employees in Calgary and Edmonton participate in the run each year and volunteer alongside employees from Rogers Insurance, one of our broker partners.
Safety & Security		\$33,100	In 2019, we partnered with Crime Stoppers in Halton, Échec au crime (Quebec), and Info-Crime (Montreal). The partnership primarily focuses on youth engagement programs where Crime Stoppers raises awareness of the critical role youth can play in keeping their communities and schools safe and encourages anonymous reporting of crimes.

GIVING PRIORITY	CHARITY	FUNDING	DETAILS AND HIGHLIGHTS
Safety & Security / Youth & Education		\$30,000	In 2019, Economical renewed its sponsorship of Parachute's Brain Waves program, an interactive brain and spinal cord educational program. The program, developed for young Canadian students, teaches children about concussion awareness, and provides vital brain and spinal cord information. This program reaches more than 30,000 youth across the country.
Health & Wellness		\$25,000	Economical pledged a \$50,000 donation over two years; the second installment of \$25,000 was paid in 2019. This donation went toward the total cost of \$4.5 million to purchase a new Magnetic Resonance Imaging (MRI) scanner. From head trauma to spine injuries to cancer, physicians rely heavily on the information provided by an MRI scan.
Safety & Security / Health & Wellness		\$20,000	In the fall and winter of 2019, Economical launched targeted campaigns that aligned with each of our three giving priorities. We informed our employees about the \$30,000 commitment we'd made to United Way WRC and encouraged each team member to donate to the United Way, ensuring each of their personal donations would also be matched by the company.
Youth & Education / Safety & Security	Children's Aid Foundation – Teddy Bear Affair	\$14,000	Economical purchased a table for the 2019 Teddy Bear Affair, an annual fundraiser for the Children's Aid Foundation of Canada, which supported our Youth & Education giving priority.
Youth & Education / Safety & Security		\$10,000	Several years ago, Economical committed a \$30,000 payment to help fund the new Child and Youth Advocacy Centre. This pledge, part of a multi-year commitment, helped to ensure specially trained professionals were better able to investigate allegations of child/youth abuse in a comforting, confidential, and youth-friendly environment. The new Child and Youth Advocacy Centre ensures kids and their families receive the support services they need.

OUR VALUES IN OUR COMMUNITIES

At Economical, we live our values every day at work and in our communities. We have two employee-driven given initiatives, My Charity and Choose Your Charity, that provide even more opportunities to live our values by supporting what matters most to our employees. In 2019, both programs combined accounted for 10% of our overall community giving budget.

My Charity

We match our employees' personal donations to Canadian registered charities throughout the year to an annual maximum of \$250 per employee.

In 2019, together with our employees through this program, we provided \$27,340 in donations to 90 different charities and causes across Canada.

Choose Your Charity

All employees were invited to nominate and vote for a local charity to receive a \$5,000 donation from Economical. Our 2019 campaign generated the largest employee participation level since the program started in 2017. More than 40% of our employees (1,067) voted, selecting 14 charities across our 13 locations to receive funds from Economical. Our total donation amounted to \$65,000.

(2019's Choose Your Charity recipients outlined in chart directly below)

LOCATION	2019 CHARITY	AMOUNT
Vancouver	BC Children's Hospital Foundation	\$5,000
Edmonton	Youthwrite Society Canada	\$5,000
Calgary	Youthwrite Society Canada	\$5,000
Winnipeg	Winnipeg Humane Society	\$2,500
	Children's Rehabilitation Foundation	\$2,500
London	Ronald McDonald House Charities Southwestern Ontario	\$5,000
Woodstock	Sakura House	\$5,000
Waterloo	Nutrition for Learning	\$2,500
	Canadian Mental Health Association Waterloo Wellington	\$2,500
Kitchener	Kitchener The Humane Society of Kitchener Waterloo & Stratford Perth	\$5,000
Mississauga	SickKids Foundation	\$5,000
Toronto	Shining Through Centre	\$5,000
Ottawa	Children's Hospital Eastern Ontario (CHEO)	\$5,000
Montreal	Bouffe pour tous	\$5,000
Halifax	Nova Scotia SPCA	\$5,000

iCARE

iCare is a digital platform that connects employees with our community giving programs "My Charity" and "Choose Your Charity", as well as the employee volunteer program. Employees can make donations online and have their donations matched automatically. They can also sign up for or create their own volunteer opportunities, fundraise for their favourite causes, track volunteer hours, and apply for volunteer grants.

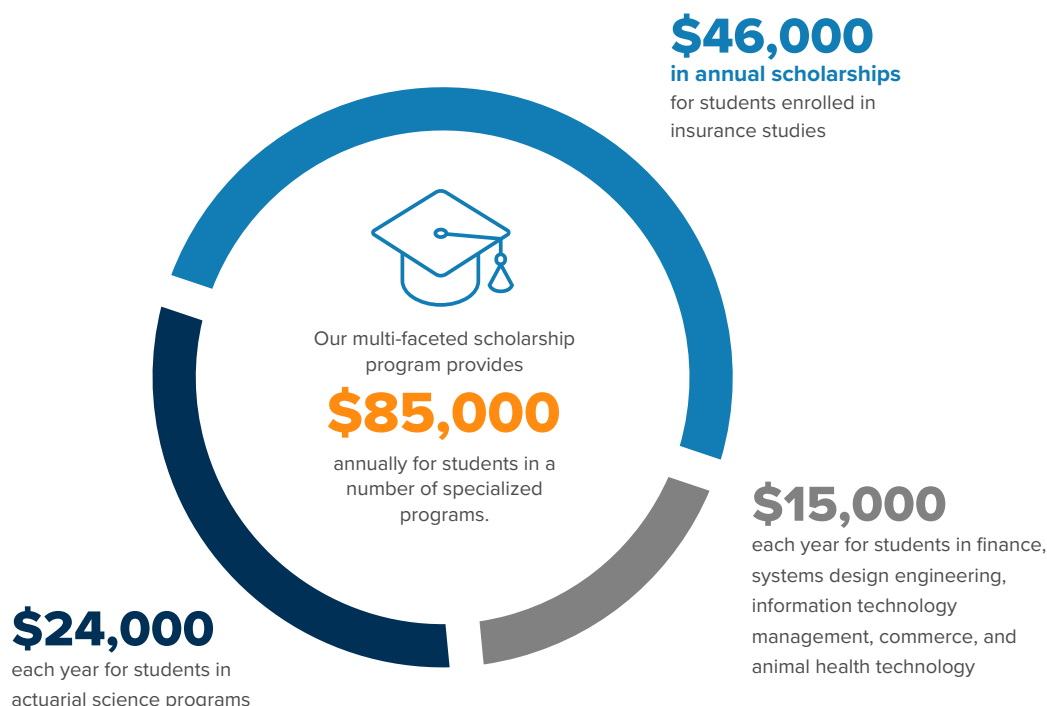
2019 iCare stats:

- Median employee donation is \$100
- 91 Canadian causes supported by 119 donors
- 338.8 personal volunteer hours tracked to qualify for the individual volunteer grant program

Total User Donation Amount w/ Rewards (equivalent)	Corporate Match Amount (equivalent)	Donors	Donation Amount per Donor	Hours Volunteered	Volunteers	Hours per Volunteer	Causes Supported
11,838.11	8,731.20	119	99.48	338.76	17	19.93	91

SCHOLARSHIPS AND BURSARIES

By funding scholarships at select post-secondary institutions and programs, we support our talent management program and attract new employees to meet the needs of the business. By offering scholarships, we encourage and help to equip the next generation to imagine bigger and better things and unleash their potential.



DEPENDENT CHILDREN SCHOLARSHIPS

Each year, we invest \$30,000 in academic scholarships for dependent children of Economical employees.

Scholarships are awarded to select students with a minimum 75% grade average who are pursuing Canadian post-secondary education and have demonstrated their passion and potential through community involvement, leadership, and extra-curricular activities.

Recipients of the scholarships are awarded \$2,000 for degree programs and \$1,000 for diploma programs. In 2019, we received 40 applications and awarded 16 students with scholarships – 14 pursuing degree programs and two pursuing diplomas.

EMPLOYEES GIVING BACK

Social committees across the Company engage employees by planning and delivering social activities throughout the year to help create a positive work environment. Some of these events benefit local charities.

In 2019, our social committees supported their communities through various activities:



Filled backpacks with
school supplies in support
of Send 'em Off Smiling



Organized a charity
BBQ supporting
The Humane Society



Held a Charity Tulip Sale
that supported
The Lung Association

EMPLOYEE VOLUNTEER PROGRAM

IMPACT, our volunteer program, encourages employees to take time off work to volunteer in the community individually or as part of a team.

Our volunteer program continues to evolve to meet community needs. Many employees continue to seek new ways to support charities that do not require significant time spent out of the office. For example, in May 2019, a team participated in a volunteer event at our Waterloo office in support of Nutrition for Learning. The purpose of the event was to support the organization's breakfast program and to positively impact the lives of students by ensuring they attend school well-nourished and are able to focus on learning. Over the course of two hours at the office, the team successfully portioned and bagged 20 bulk boxes of cereal into 2,800 individual portions to feed children in primary and secondary schools across the region.

In total in 2019, we had 396 employees track a total of 353 volunteer days during work hours, in addition to the 383 volunteer hours recorded outside the work week.

Total volunteer hours tracked by Economical team members in 2019 was 2,943.



**15% OF
EMPLOYEES**

across the country participated in the employee volunteer program



**353
DAYS**

1,827 hours during working hours to deserving charities and causes in their communities



**383
HOURS**

of additional volunteering outside of work hours were tracked in iCare

Here are some of the places where our employees volunteered:

- Calican Rescue Foundation
- Central West Specialized Developmental Services
- Edmonton Humane Society
- Hospice Wellington
- Nutrition for Learning Inc.
- Special Olympics Canada Foundation
- The Children's Wish Foundation of Canada/La Fondation Canadienne Reves D'Enfants
- The Mississauga Food Bank
- Volunteer Action Centre Waterloo Region

VOLUNTEER GRANTS

Above and beyond time off work, our employees can also apply for a \$500 grant for a registered charity when they volunteer 40 hours or more with that organization. Additionally, all qualifying applications are entered into a draw for a \$5,000 grant that's awarded at the end of the year.

Teams of three or more employees can also apply for a \$250 grant they can present to their chosen charity on the day they volunteer. In 2019, eight teams were granted a total of \$2,000; this money was directly donated to charities where teams chose to spend their volunteer days.

In November 2019, we introduced a new structure to the individual volunteer grants. Instead of waiting to accumulate 40 hours of volunteering on their personal time, employees can now submit their personal volunteer hours as they occur and receive the funding rewards for their charities sooner. For every hour volunteered and tracked, employees will earn \$10 for their charity, up to an annual maximum of \$400 per employee. This change resulted in a total donation of \$1,887 to nine charities.

RESPECTING OUR ENVIRONMENT

Our environmental sensitivity efforts continue to yield progress in year-over-year reduction in our overall CO2 emissions. Our objectives are to raise awareness of environmental sustainability within the company nationally, while also identifying, investigating and acting to reduce pollution, waste, and consumption of resources.

Our processes and procedures outlined below support environmentally friendly business practices.

VENDOR SELECTION AND FACILITIES MANAGEMENT

In 2019, our team:

- Considered the environmentally friendly practices of potential vendors in our selection process
- Worked with general contractors on all construction projects to ensure waste materials were separated and recycled properly
- Maximized the amount of materials to be reused while planning construction projects
- Worked with movers who ensured office waste was responsibly discarded and/or reused wherever possible
- Implemented several energy management initiatives including:
 - replacement of aged lighting in many office areas with LED units
 - replaced compressor that controls building automation system
 - installed moloks for improved waste management
 - replaced aged equipment and fixtures with more energy efficient options
- Purchased furniture made from recycled materials, while working to ensure that any surplus furniture was donated or disposed of responsibly
- Mandated the use of environmentally friendly cleaning products by our contracted carpet cleaners and cleaning vendor
- Worked towards full offsets on our buildings' lighting and heating settings during non-business hours, while making adjustments for seasonal variations
- Considered the environmental practices of a property management company when determining new space
- Continued to offer EV charging station at our location in Kitchener

PAPER AND PRINT MANAGEMENT

- Continued with reduced number of mailings per week to our broker partners, with more communications now being made available digitally
- Printed nearly all marketing material on paper that used recycled content, while also using envelopes manufactured from Forest Stewardship Council certified material
- Recycled used toner cartridges and batteries, while continuing to offer pen, eyeglass, and pop tab recycling programs to employees across Canada
- Continued to return cardboard boxes, paperclips, and elastics to our local print vendor for reuse

WASTE SORTING AND DIVERSION

In Kitchener-Waterloo, where our Head Office is located, we continued to divert operational waste from landfills.

To accomplish this, we began collecting all organic waste in compostable bags for conversion through anaerobic digestion to biogas, fertilizer, and livestock bedding.

To better understand and reduce our carbon footprint in the Region of Waterloo, we continued to work with Sustainable Waterloo as an observing organization. The current work of Sustainable Waterloo is focused on collaboration that enables organizations to convert sustainability interest into action.



HEAD OFFICE

111 Westmount Road South

P.O Box 2000, Waterloo, ON N2J 4S4

T 519 570 8500

economical.com

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