



## SCOPE

Intact Financial Corporation's 2014 Public Accountability Statement was produced and filed as a consolidated public accountability statement. It complements the Intact Financial Corporation Annual Report and provides an overview of activities undertaken in support of customers, employees, community members and governments during the fiscal year January 1 to December 31, 2014. All dollar amounts are expressed in Canadian currency.

This Public Accountability Statement includes the contributions of the following subsidiaries:

Belair Insurance Company Inc.

Intact Insurance Company

Novex Insurance Company

The Nordic Insurance Company of Canada

Trafalgar Insurance Company of Canada

Intact Investment Management Inc.

Equisure Financial Network Inc.

Grey Power Insurance Brokers Inc.

Canada Brokerlink Inc.

Intact Farm Insurance Inc.

Anthony Insurance Incorporated

Jevco Insurance Company

Metro General Insurance Corporation Ltd.

Donations | All requests for charitable donations can be submitted using the online application process at [www.intactfc.com](http://www.intactfc.com) under the "In the Community" section. The section also includes information about the Intact Foundation, our partners and initiatives.

Comments regarding this document may be forwarded to:

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# Driving positive change where we live and work



**Charles Brindamour**  
Chief Executive Officer

**Social Responsibility is one of Intact's five operating values by design. It allows us to focus our investments in communities to improve the quality of life for Canadians. In 2014, this meant continuing to build on our investments in three key areas: climate change adaptation, at-risk youth, and employee community engagement.**

Intact employees are the backbone of our community programs. Through the generosity of our colleagues and unique employee driven fundraising events, over \$1 million was raised and matched by the Intact Foundation to inject an astounding \$2.1 million into communities nationally. In addition, teams of employees spent more than 11,700 hours helping non-profit organizations through the Intact Team Volunteer Program and sold 10,000 toques and neck warmers to raise funds for Raising the Roof, our national partner working to address long-term solutions to homelessness.

Climate change is a significant issue facing not only our industry, but also our communities. We are deeply committed to bringing awareness about the importance of climate change adaptation to communities in which we work and live. Our partnership with the University of Waterloo continues to evolve with the implementation of phase two of the Climate Change Adaptation Project, turning Intact funded research from phase one into action. Several projects kicked off in locations from Vancouver to Halifax, with Intact employees, brokers, and community partners working to educate homeowners, restore flood plains, and re-green school yards. Our work continues in 2015 to launch projects to reduce the impacts of torrential precipitation and deploying green infrastructure.

Responsibility at Intact is a cornerstone at all levels of our business, including corporate governance. Our Board of Directors instituted a new policy on diversity recognizing the benefits of promoting diversity both within the Company and among its

Board members. The Board composition target has evolved to ensure at least 30% representation by each gender, with female complement at 36% in 2014. Corporately, 32% of executive and senior executive positions are held by women, in addition to 29% of the Executive Committee comprised of females. We're committed to continuing to build on this momentum with the establishment of a management Diversity Council, working to drive the diversity mandate within our operations.

We were proud to have our efforts to improve Canadians' well-being recognized in 2014. Intact was named one of the 100 most sustainable corporations globally and improved its ranking to 16<sup>th</sup> on the Best 50 Corporate Citizens in Canada by Corporate Knights, a Toronto-based media and investment advisory company.

Helping people is important to us – it's our purpose. We work diligently to make a difference in the lives of our customers and communities; to help them prosper during good times and be resilient during the challenging times. This purpose drives us to be continually in touch with our various stakeholders, including our communities, so that we can keep pace with developments in our changing world and respond to our stakeholders' needs effectively.

A handwritten signature in black ink that reads "Charles Brindamour". The signature is fluid and cursive, written in a professional style.

**Charles Brindamour**  
Chief Executive Officer

# About us



## Who we are

We are Canada's largest provider of home, auto and business insurance protecting more than five million individuals and businesses. More people count on us for peace of mind than any other insurance company in Canada.

We have a long and proud Canadian history. We trace our roots back to 1809 when a group of business people formed the Halifax Fire Insurance Association - later to become Halifax Insurance Company - making us one of the country's oldest companies. In the 1950s, the Halifax Insurance Company was purchased by Nationale-Nederlanden, one of the largest Dutch insurance companies at the time. Operating as ING Canada in most of the 1990s and 2000s, we became the largest provider of property and casualty insurance. Today, Intact Financial Corporation is an independent and widely held Canadian organization that is continuing its journey to be one of Canada's most respected companies.

## Our recent history

2009

On February 19, we became an independent Canadian company when investors acquired the ownership position of our organization from ING Group. We officially became Intact Financial Corporation later that spring. We committed to living our five core values – to behave with integrity, to respect each other, to be customer-driven, to strive for excellence and to be socially responsible - that year.

2011

In May, we announced the acquisition of AXA Canada Inc. This strengthened our offerings, notably in business insurance, improved our capabilities to support insurance brokers, reinforced our competencies in risk selection, expanded our distribution platform and deepened the quality of our management team. During this time we welcomed more than 2,000 new colleagues to the Intact family.

2012

We announced the acquisition of Jevco Insurance Company, which allowed us to expand our service to brokers through the opportunity to offer their clients complementary specialized products such as recreational vehicle insurance and specialty lines products to businesses. The Intact family grew by more than 500 people as a result of this acquisition.

2013

Canadians were stunned as unprecedented weather events and catastrophes hit many Canadian communities. We were there to help our customers get back to normal as we offered exceptional customer service through it all. We also announced the upcoming launch of our telematics initiative that allows drivers to save up to 25% on their auto insurance premiums based on their driving behaviours.

Intact ranked 18<sup>th</sup> on the Best 50 Corporate Citizens in Canada by Corporate Knights and achieved a leadership position among Canadian publicly listed companies for the quality of our climate change reporting by the Carbon Disclosure Project, the world's only global environmental disclosure system.

2014

We announced the acquisition of Metro General Insurance Corporation further strengthening our market position in Newfoundland and Labrador, and expanding Intact's broad roster of products and services to Metro customers.

Intact ranked amongst the top 100 Corporate Citizens globally and ranked 16<sup>th</sup> in the Best 50 Corporate Citizens in Canada by Corporate Knights. The Globe and Mail recognized us once again among the top Canadian corporations for quality in corporate governance.

## What we offer

With our comprehensive and broad range of car, home and business insurance products, we offer customers protection that is tailored to meet their unique needs. We also offer customers the choice to acquire our products through insurance brokers or deal with us directly.



**Intact Insurance**

Intact Insurance is Canada's largest home, auto and business insurance company, the choice of more than four million consumers. The company focuses on what matters most to customers – getting them back on track as quickly as possible after an unexpected event. Its coast to coast presence and strong relationships with a network of 6,000 brokers mean the company can provide the outstanding service, comfort and continuity customers deserve.



**belairdirect**

For more than 60 years, belairdirect has been devising comprehensive and innovative home and auto insurance solutions to meet the specific needs of Canadians. Today, belairdirect has even more to offer: personalized services provided any time, with insurance quotes available online, by mobile phone, electronic tablet or telephone, and even in person at their local branches.



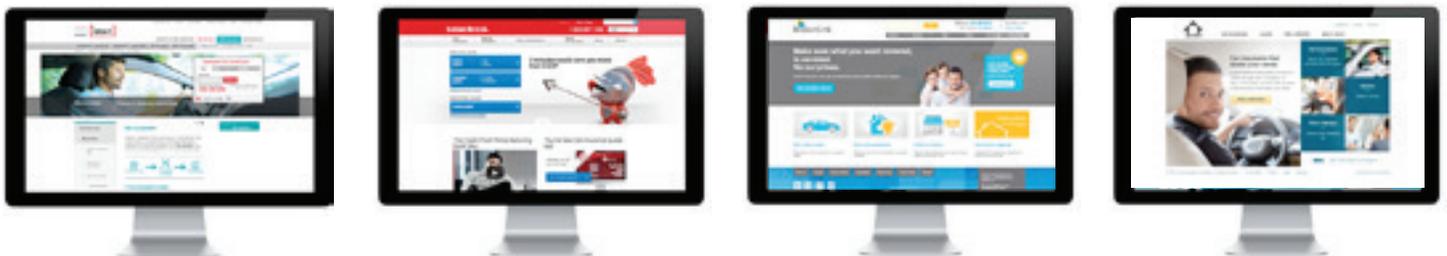
**BrokerLink**

BrokerLink is one of the largest P&C insurance brokerages in Canada. BrokerLink delivers an excellent customer experience on the phone, online or in person and makes it easy for customers to connect by offering extended calling hours, online chat and friendly, in-branch local service. BrokerLink insurance advisors are ready to serve and they use feedback from their customer surveys to build an even better service experience. BrokerLink is dedicated to providing the right advice, recommending the most appropriate coverage and finding the best value for each customer.



**Jevco**

Jevco Insurance Company offers non-standard personal automobile solutions in Ontario. Working with independent insurance brokers, Jevco offers tailored solutions for customers who have unique auto insurance needs.



# Framework



We have an established framework in place that outlines why we're here, what we value, where we are going and how we will get there.

## Our Purpose

### Why we are here

We are here to help people, businesses and society prosper in good times and be resilient in bad times.

### What we want to achieve

We will earn the right to be one of Canada's most respected companies. A company where we are true to our values, where our people are engaged because they know their work matters, and where our customers are our advocates because they know what matters to them matters to us.

### What does success look like

Our goals are necessary elements of our vision. They provide the means to achieve our purpose. We will achieve them by being customer driven, investing in our people and ensuring we are the most profitable P&C company in markets where we operate.

### How we will do this

We will strive to provide an experience to customers that will be second to none.

### What we believe

Insurance is not about things. Insurance is about people.

Our Future	Our Objective	Our Strategies
Our customers are our advocates	Top customer satisfaction in financial services	Focus on the customer
Our people are engaged	One of Canada's Best Employers	Invest in people
Our company is the most respected company in Canada	Beat industry ROE by 5 points and NOIPS up 10% annually over time	Excel on the fundamentals Strengthen distribution

## Our values

Our values of behaving with integrity, respecting each other, being customer-driven, striving for excellence and being socially responsible are at the heart of our commitment to our employees, brokers, customers and the communities where we live and work. These values define who we are as a company, how we behave and will guide us as we continue our journey to become one of Canada's most respected companies.

## Our objectives

We will achieve our vision by providing our customers with the highest level of satisfaction in the financial services industry, becoming one of Canada's best employers and outperforming the industry in terms of profitability and growth.

## Our strategies

We sustain our success by being customer driven, investing in our people, strengthening our distribution channels, excelling on our fundamentals and ensuring we are the most profitable P&C company in markets where we operate.

## Our approach to governance

Good corporate governance and sound market practices underpin all our behaviours and actions at all levels of the organization. Our Board of Directors oversees the company's actions with a view to upholding rigorous governance principles, structure and processes. It reviews compliance activities that relate to our market conduct, our ombudsman and privacy office and, finally, it provides oversight on our customer, broker and regulator relationships. The Company also monitors ongoing corporate governance developments and best practices. As a result, the Board has adopted a new Board diversity policy recognizing the importance of diversity at a leadership level.

## Our Code of Conduct

Our code of conduct, which details our highest ethical standards of conduct, promotes our core values of integrity, respect, excellence, social responsibility and being customer-driven. These values shape the way in which we conduct our business and are central to our governance and compliance framework. In addition to the Code of Conduct, we adhere to the Insurance Bureau of Canada's Standards of Sound Marketplace Practice in our dealings with consumers.

## Our Social Responsibility Statement

At Intact we respect the environment and its finite resources and we believe in making the communities where we live and work safer, healthier and happier. We demonstrate this by being environmentally responsible in our operations, supporting our employees in their citizenship endeavours, encouraging climate change adaptation and fostering vibrant and resilient communities for all of our stakeholders.

## Our Environmental Statement

At Intact, we believe that respecting the environment is fundamental to the well-being of the communities where we live and work. We also believe that as Canada's largest provider of home, auto and business insurance, we have an important role to play in helping Canadians adapt to climate change and assisting communities in preparing for long-lasting changes in weather patterns. We are committed to being environmentally responsible in our operations and encouraging the awareness and responsibility of our employees on environmental issues.



# Customers



While most people do not think about their insurance until they need to make a claim, we believe that what we do for people during good times is every bit as important as what we do for them in bad times. As a company that holds true to its value of integrity, while offering unparalleled customer service and financial stability, we provide customers with the peace of mind and security to live their lives looking forward.

## Making it easy to find the right coverage

We believe getting insurance should be simple. Our products are available to consumers by web and phone, or at one of over 6,000 broker offices across Canada.

Since more consumers are turning to the web to conduct research or to get an insurance quote, both our Intact Insurance and belairdirect websites were relaunched in 2014, with enhanced content that is easier to explore and improved quoting tools. Recently, belairdirect launched a tool tailored to mobile devices, which uses predictive software to reduce the number of questions required to get a quote. We can now offer a customer experience that provides an auto insurance quote in about the same amount of time it takes to get a coffee.

Recognizing that different customers have different needs, we tailor products to individual circumstances. It is now easier to understand the pricing for different risk factors in home insurance so that customers can choose only the coverage they need. In automobile insurance, when we have been able to reduce costs, we have incorporated those savings into lower rates for good drivers.

Our Usage Based Insurance product has also seen good adoption by consumers in 2014, resulting in over 63,000 customers signed up across all channels and over 250 million kilometres driven. It allows customers to save up to 25% based on their driving behaviours tracked through a small device plugged into their car's dashboard. We update their driving performance weekly and customers can log in to a website to see detailed statistics on their driving history and receive customized tips based on their driving profile, giving them greater control over their premiums. We were the first to offer Usage Based Insurance via the broker channel for personal lines customers, and we were the first to offer it within commercial lines.

In response to consumers' increasing tendency to research insurance online, we launched our Buy-Online program, which offers to connect consumers with a broker once they have completed an online quote. This system generated approximately 300,000 leads to brokers in 2014, with a goal to increase this number by 60% in 2015. We will continue to invest in technology in 2015 to align ourselves with evolving consumer preferences and to help our employees and brokers improve their efficiency.



In the event of a claim, we are here to help 24/7. During a catastrophic event, we have dedicated response teams and the ability to mobilize hundreds of adjusters from coast to coast to get customers back on track as soon as possible. Beside is an image from Calgary, Alberta of a catastrophe response centre, set up following a severe hailstorm, with the capacity to process 150 cars a day.

### Lending a helping hand

While we are committed to getting customers back on track after a claim, we want to help reduce the chance that something unfortunate happens at all. For our business clients, we offer the services of loss prevention specialists to help these customers identify hazards and reduce the likelihood of having to endure a loss. Over the past decade, severe weather events have become more frequent. Our [insuranceevolving.com](http://insuranceevolving.com) website provides tips about how to protect homes against weather damage and educates customers about prevention measures that will reduce their premiums. In addition, we are piloting a program that will warn customers about impending hailstorms so they can move their cars to a covered, safe place, thus avoiding damage. We also recently launched our [bump<sup>TM</sup>](#) app, which reduces the risk of a driver being tempted to text while driving. Once deployed, the app delays social media notifications and incoming texts while a car is in motion.

### Getting customers back on track

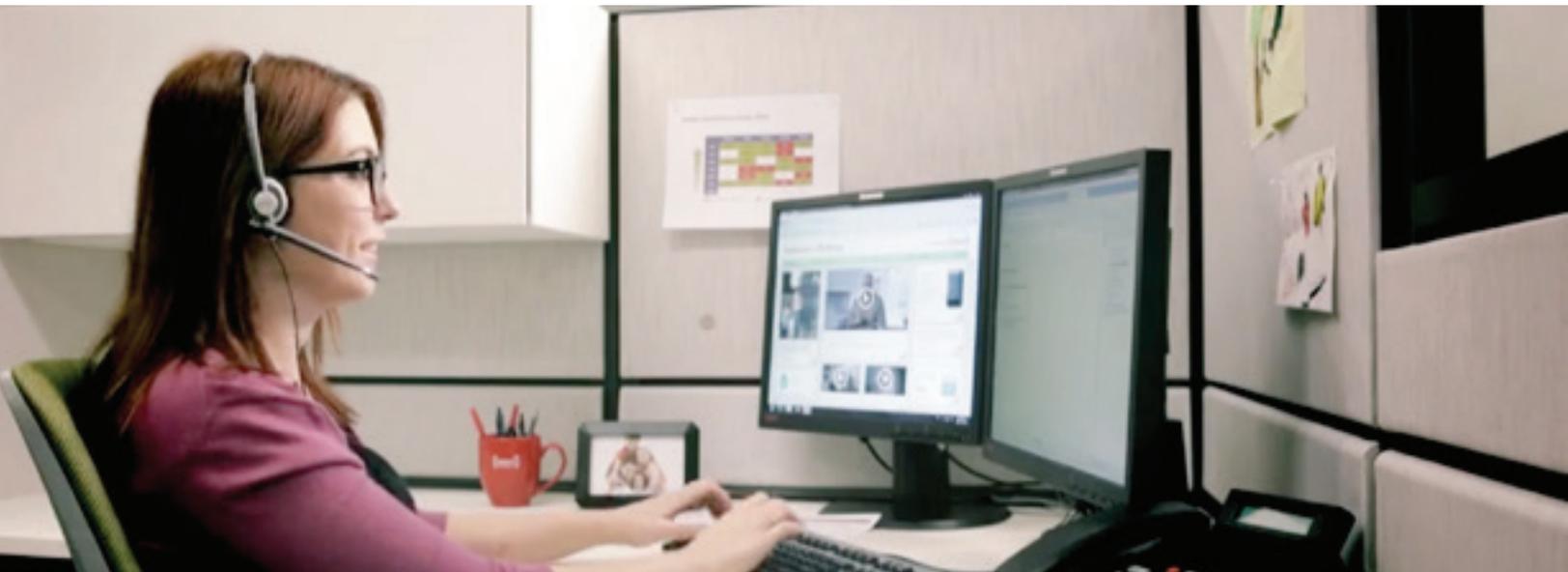
In the event of a claim, we are here to help 24/7. With over 3,000 claims professionals, we have the scale and expertise to handle virtually all our claims in-house, providing a seamless, high-quality experience. Our customer care telephony platform connects 35 sites coast to coast, selecting the agent who has the right skills to help the customer immediately. The robustness and dependability of our claims promise is most evident during a catastrophic event. We have dedicated catastrophe response teams and the ability to mobilize hundreds of adjusters from coast to coast to get customers back on track as soon as possible.

Outside of a system failure or catastrophic event, Intact Insurance guarantees that within 30 minutes of answering a customer's call, a claims representative will start the claims process and will have the ability to take charge of the situation and arrange for emergency support if required. If we are unable to live up

to the guarantee we will write the customer a cheque for the amount of the annual premium of the policy up to \$1,000. As a testament to how good that service is, with over five million customers in Canada, we only had to pay out on the guarantee 20 times in 2014.

We believe that it is through the scale and speed of our response, and the dedication and empathy of our employees that customers choose us for their P&C insurance. In the coming year, we will continue to listen to the needs of our customers and tailor our response to provide even better service. We strive to go beyond expectations, and we want to be a company where customers are our advocates because they know that what matters to them, matters to us.

# Workplace



Our employees make a difference in the lives of our customers every day. They dedicate their time and energy to helping people make it through difficult times, and when catastrophic events or accidents occur, our employees provide the necessary resources to get them back on track as quickly as possible.

## Becoming a Best Employer

Our employees have a passion for meaningful work. They have a desire to work for a values-driven organization. They strive to continuously improve and they're committed to using their energy and knowledge to contribute to the success of their company.

In return, we offer a workplace that doesn't compromise on our values of integrity and respect because they matter as much as results. We support our employees as they develop their skills and grow their careers. We make sure they are surrounded by a strong team that inspires them. We offer a comprehensive financial rewards program that recognizes success.

## Building a leading company on a strong foundation

Our core values of integrity, respect, customer-driven, excellence and social responsibility drive our decisions and serve as the foundation for our day-to-day actions and behaviours. Our employees are held to a very high standard of ethical behaviour, and these values help us determine the courses of action we take and obligations we have to our employees, clients, communities, society and the environment.

Our policies, on everything from corporate disclosure to employee safety, were developed with these ideals in mind. This is why we adhere fully to the legislated labour and human rights codes.

As we continue to learn and grow, we will earn the right to consider ourselves one of Canada's most respected insurance companies. True to our values, we are a company where our people are engaged because they know their work matters and a company where our customers are our advocates because they know what matters to them matters to us.

As we move forward, our goals are to enable our people and build on our past achievements. We're focusing on making significant improvements with technology. We've invested heavily in creating and implementing new systems that will be great resources to our employees and help make processes simpler so they can continue to provide an outstanding experience for our customers and brokers. We're also focusing our efforts in the community, helping organizations all across Canada through the Intact Foundation. Our support of climate change adaptation and at-risk youth programs is backed by a strong employee-driven desire to contribute to the communities in which we live and work.

## Number of Employees

	Full-time	Part-time	2014	2013	2012
Alberta	1,630	90	1,720	1,640	1,618
BC	497	16	513	501	517
Manitoba	63	5	68	68	72
New Brunswick	79	1	80	77	81
Nova Scotia	154	3	157	246	257
Newfoundland	355	36	391	117	111
Quebec	3,504	470	3,974	4,099	4,125
Ontario	4,267	131	4,398	4,287	4,196
Saskatchewan	2	0	2	0	0
Yukon	1	0	1	0	0
<b>Total</b>	<b>10,552</b>	<b>752</b>	<b>11,304</b>	<b>11,035</b>	<b>10,977</b>

## Gender Breakdown

Total	2014	2013	2012
men	35.2%	35.5%	35.6%
women	64.8%	64.5%	64.4%

### Senior Management

men	67.5%	68.5%	68.3%
women	32.5%	31.5%	31.7%

### Middle Management

men	44.5%	43.9%	43.9%
women	55.5%	56.1%	56.1%

### Individual contributors

men	34.9%	33.7%	33.9%
women	65.1%	66.3%	66.1%

## A winning team

Given our objective of becoming a best employer, where our people can do their best and flourish, our people appreciate the benefits of being part of a winning team as we have one of the lowest turnover rates among insurance companies.

We've also committed to recruiting a highly skilled and diverse team to ensure that we achieve the best possible results. Promoting diversity internally as well as recruiting people from all walks of life is an important step in creating a diverse and welcoming team.

## Supporting career success and growth

We truly believe that the efforts of each and every employee are important to the overall success of our organization. We welcome and support their commitment to improving themselves and furthering their career at Intact by seizing the opportunities available to them.

To reinforce this belief, we provide our people with the chance to continuously build their skills. We encourage them to progress and improve by offering career and growth opportunities. They are the first to tell us that we are moving in the right direction. All employees have access to our Learning Centre as one of the tools available to help them gain knowledge, meet their goals, and expand their career options. The Centre provides access to numerous training modules on a variety of career-related topics, including a robust training program for people new to the insurance industry.

One of the keys to our success over the years has been the leadership demonstrated by our management team. To ensure they have the tools needed to execute our strategy, engage our employees and have a workplace where they can offer their best every day, we've launched leadership development programs. These programs stress the importance of our strategies and our leadership success factors. They also provide tools that support our managers in increasing their personal, team and organizational efficiency.

Our Career Management and Performance Management programs provide employees with the understanding of what they themselves, their manager and the organization can do to foster their career. They learn how to identify their strengths, interests, values, motivators, development needs and work environment preferences. Ultimately, the goal is to create a career action plan employees can share with their manager to help them identify their ideal career path.

Employees also have access to education assistance, employee networks and professional development support to help them advance their Intact career and expand their network of opportunities. We offer them the ability to access internal job postings through specialized job alerts so they don't miss an internal opportunity. In 2014, approximately one in seven employees changed roles within IFC, via either lateral moves or promotions.

### Voluntary Turnover

	2014	2013	2012
<b>Total</b>	6.0%	5.6%	6.4%
<b>Men</b>	6.6%	6.5%	7.0%
<b>Women</b>	5.6%	5.1%	6.0%
<35 years old	10.0%	9.6%	10.5%
35-55 years old	3.4%	3.7%	4.8%
>55 years old	0.4%	1.1%	0.9%



### A comprehensive financial rewards and recognition program

We strive to reward our employees for their efforts and successes in making a difference with a flexible, adaptable and advantageous financial rewards package. Our comprehensive compensation program includes base salary as well as a vast array of offerings, including flexible group benefits, vacation time as well as a pension plan. In addition to their base salary, most of our employees are eligible to participate in the annual bonus plan, which is based on their individual performance and the company’s financial performance.

Our Flex benefits plan provides a number of options to allow employees to design the medical, dental, life, disability and other insurance coverage they want for themselves and their families. We believe that if our employees want to build ownership by owning shares of Intact, we should help them. We’re proud of our Employee Share Purchase Plan (ESPP), an important component of our financial rewards, which helps employees share in the success of the company.

We also round out our compensation package with additional benefits such as fitness and sports team subsidies, a PC purchase program and other discounts to allow employees to take advantage of the many relationships we have with other businesses.

The dedication and commitment of our people is also recognised through Bravo!, our employee reward and recognition program that offers a number of ways to celebrate their achievements. Employees can acknowledge the efforts of their peers in a range of ways, depending on the situation. Bravissimo is our premiere level of employee recognition. This award is presented to teams of employees who have demonstrated outstanding initiative in ways that align with our corporate values and have had a significant and lasting impact on the organization. The recipients of this award are given financial rewards, participate in developmental activities and attend an appreciation gala.

# Environment



Intact is committed to working with stakeholders across the country to bring attention to the impacts of severe weather and what Canadians can do to adapt to the evolution in weather events.

The longstanding partnership between Intact and the University of Waterloo continued to evolve in 2014 with the Climate Change Adaptation project “CCAP” moving into its second phase, taking the expert recommendations and launching 20 nationwide initiatives focused on reducing the impact of torrential precipitation, deployment of green infrastructure and promoting measures to prevent basement flooding. IFC worked with local and national partners, employees and brokers to execute a number of projects across Canada. Some of these programs included:

- **RAIN Home Visit Program.** IFC partnered with Green Communities Canada and Green Calgary to help homeowners reduce the risk of storm damage to their homes, collect rainwater for gardens and protect drinking water. The project includes one-on-one homeowner visits, educational material, property specific assessments, and recommendations on how homeowners can better manage storm water on their property through the use of rain barrels, renovations and landscape changes.
- **Alfred Kuehne Channel Restoration.** IFC worked with the Toronto and Region Conservation Authority to execute this multi-phase project, which aims to restore a local flood plain by replacing the concrete from the Alfred Kuehne Channel in Brampton, Ontario, with native shrubs and plants.
- **Depave Paradise.** Working with Green Communities Canada, IFC helped organize community events in Calgary, Toronto, Ottawa and Halifax, at which IFC volunteers helped remove unused concrete or asphalt in schoolyards and boulevards and replace it with greenery to help absorb excess run-off and recharge groundwater supply.



As part of our commitment to help communities adapt to climate change, 85 employees and 15 brokers participated in the Alfred Kuehne Channel Restoration project, which aims to restore the flood plain by replacing concrete in the Channel with native shrubs and plants. Our volunteers planted over 500 trees and collected nearly 10 bags of waste to assist this ongoing project.

Once again in 2014, Intact was included in the Best 50 Corporate Citizens in Canada and was recognized as one of the 100 most sustainable corporations globally by Corporate Knights, a Toronto-based media and Investment advisory company.

### Paper consumption

Customer and broker communication is the main contributor of paper consumption. We continue to refine our operations to reduce and when possible, eliminate distribution of paper policies by deploying electronic delivery and communication of policy documentation to brokers.

Intact has made strategic investments over the past three years to give brokers access to electronic documents directly through their management systems. At the end of 2014, more than 92.9% of home and personal auto insurance policies were transmitted electronically to brokers, up from approximately 60% in 2013.

### Employee involvement

We actively encourage our employees to get involved in environmental initiatives at a regional level. Respecting the environment and its finite resources is one of our values, and the active participation of our employees in this value is integral to the success of our environmental strategy. Intact introduced green teams to encourage environmentally minded employees to come together to identify opportunities for sustainability improvements in the workplace and participate in ecological activities such as Clean Air commutes and Earth Day. Eight green teams are situated in regional offices across the country, working to motivate and inspire colleagues through regionally relevant initiatives and activities.

<b>Total Energy Consumption</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Total MWh</b>	<b>82,230</b>	<b>84,675</b>	<b>88,443</b>
Electricity	49,917	52,110	50,750
Natural Gas and Fuel Oil	14,268	14,882	13,439
Gasoline, Diesel, etc.	18,045	17,683	24,255
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<b>Total GHG Emissions (tonnes of CO2 equivalent)</b>	<b>17,140</b>	<b>17,723</b>	<b>18,492</b>
Direct (Scope 1)	6,865	6,969	6,459
Indirect (Scope 2)	8,699	9,026	10,630
Other (Scope 3)	1,576	1,728	1,402
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<b>GHG Intensity</b>			
Per million of Direct Written Premiums	2.12	2.19	2.49
Per Full Time Equivalent Employee	1.38	1.43	1.58
Per 1000 square feet of Office Space	6.45	6.92	7.98
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<b>Total Paper Consumption in tonnes</b>	<b>614</b>	<b>811</b>	<b>818</b>

GHG emissions are calculated based on most recent Canadian greenhouse gas protocol and includes scope 1 and 2 emissions as defined by the Carbon Disclosure Project. Scope 3 emissions cover fleet vehicle usage. Scope 1 and 2 emissions included in the GHG Intensity calculation.

# Communities



Our core value of being socially responsible speaks to our commitment to make the communities in which we operate safer, happier and healthier, and encourages our employees to get involved in the philanthropic endeavours close to their heart and home. It also serves as the mandate of the Intact Foundation, which donates to organizations that are committed to climate change adaptation and the improvement of the lives of at-risk youth. In 2014, the Intact Foundation contributed \$3.7 million to charities and organizations to further important work of organizations across the country.

## Investing at home

Intact Financial partners with employees to support Raising the Roof, a national organization working to find long-term solutions to homelessness in Canada. Since 2010, Intact employees have sold toques, socks, and scarves to communities across the country to raise over \$116,000 in 2014. In fact, hundreds of Intact employees have raised over \$500,000 for Raising the Roof over the past five years.

In 2014, we again supported the Youthworks initiative, building on four years of research and resource development to address the barriers to the employment of at-risk youth. Through the activation of the Youthworks Employment Toolkit, Raising the Roof worked with four community agencies in St. John's, Montreal, Markham, and Calgary to encourage local businesses to hire homeless and at-risk youth. This on the ground leadership culminated in 17 new employers, 15 potential new employers, and 14 meetings with community leaders to advocate for the integration of the Employment Toolkit into their planning. The Intact Foundation funded Youthworks Toolkit, with a full complement of learnings and outcomes, is currently available for private sector employers across Canada.

Further Intact Foundation investments are amplifying the good work of Raising the Roof through strategic investments within the Canadian shelter network including Eva's Initiatives, Covenant House, Service d'hébergement St-Denis and the YMCA.



Maude Falardeau-Roy and Olivier Houle enthusiastically took part in a 135-kilometre cycling challenge known as La Boucle du Grand défi Pierre Lavoie, whose mission is to encourage young people to adopt healthy life habits.

## Employee engagement

Once again, the generosity of Intact employees shined in the annual United Way campaign, raising over \$1 million dollars in more than ten campaigns completely owned and created by employees nationally to support their local communities. With a matching contribution from the Intact Foundation, a new Intact record was reached in a \$2.1 million investment in building healthier, sustainable places to live and work. Our employees work diligently to provide engaging, collaborative, and unique experiences throughout their campaigns to reinforce comradery while also raising funds for the important work of the United Way.



Sistering is an organization that offers practical and emotional support to women through programs which enable them to take greater control over their lives. In late 2014, Deepali Kohli, Sudha Menon and Archana Rao were among a group of employees who gave their time to help prepare hot meals for Sistering's daily drop-in program.

Intact provides a roster of opportunities for employees to spend time volunteering in community as colleagues, as well as support their individual community passions. Through the Team Volunteer Day program, Intact colleagues spent over 11,700 hours planting trees, sorting food, or helping at a local school – the decision on where to volunteer is in the hands of our employees. Individually, our employees continue to showcase to their community their generous nature and Intact is pleased to partner with them by funding the employee giving program through the Intact Foundation. Over 1,600 employees made contributions to community organizations of their choice, matched by the Intact Foundation. The employee volunteer gift matching program continues to gain momentum with a 50% increase in participation from 2013.

Our employees personify our social responsibility value in their continued generosity and passion to strengthen the communities where they live and work. We're proud to partner with them through meaningful programs and provide funding mechanisms to amplify their impacts.



We are proud to say that, when consumers across the country are asked about home and auto insurance companies, they mention Intact Insurance first, unprompted. This strong brand awareness is supported by our sponsorship of Canadian hockey and speed skating teams, and our continued investment in television advertising.

## Sponsorship

Last year Intact continued to invest in sponsorship activities that connect with Canadians in a manner which complements our community investments. We are proud to partner with organizations such as the Calgary Flames, Toronto Maple Leafs, Montreal Canadiens and Speed Skating Canada, who help us reach these objectives.

Through Speed Skating Canada, with whom we share a longstanding and successful partnership, we help local speed skating clubs develop their young athletes to become the next generation of Olympic hopefuls. Our Podium Tracker program further helps these passionate youth by connecting them with their heroes and awarding randomly-selected clubs with a \$1,000 cheque each time one of Speed Skating Canada's athletes earns an individual medal during the World Cup or World Championships.

In the 2014/2015 season, \$42,000 was donated to speed skating clubs across Canada. This contribution goes towards the purchase of new equipment, enhanced programs and much needed ice-time. We look forward to watching these young athletes develop to their full potential.

## Public policy

Severe weather events in the past years have secured our belief that Canada needs to account for the significant changes in our weather patterns. Our society, cities, communities, and infrastructure need to become increasingly resilient to these climate changes as a result. This effort needs to be a multifaceted approach by stakeholders and there is a role for all of the industry, consumers, NGOs and all levels of government to play.

We have been participating in conversations with governments to understand the need to:

- Adapt building codes to reflect climate risks and extreme weather;
- Update flood maps for major urban areas;
- Improve our land use planning practices;
- Invest in storm management infrastructure.

We continue to work with the Insurance Bureau of Canada on the topic of climate change adaptation, which has taken a prime advocacy role with governments and consumers to increase the dialogue about this subject.

# Economic Impact



Giving back to society is a part of our core values - social responsibility is a part of who we are. Along with our community and environmental measures, we are significant contributors to the Canadian economic landscape. We're proud of the role we play as a business leader and the role we play in the lives of our customers. We provide the opportunity for people, businesses and society to prosper in good times, and be resilient in bad times. We help pave the way for people to take advantage of opportunities as they arise and continue to be meaningful contributors to the Canadian economy.

In 2014, we contributed \$7.5 billion into the economy through salaries and benefits to employees, commissions to brokerages, payments to help restore customers, purchasing goods and services from suppliers, taxes to governments, dividends, and interest as well as donations to communities.

Here is a breakdown of taxes paid to federal and provincial governments for the last three years:

Taxes Paid (in thousands)	Income taxes	Premium and fire taxes	Total taxes		
	2014	2014	2014	2013	2012
Federal	88,889		88,889	53,193	56,797
NFLD	1,401	6,066	7,467	4,704	3,841
PEI	69	326	396	372	405
NS	1,466	7,872	9,338	8,388	8,558
NB	582	3,229	3,811	3,534	3,553
QC	26,848	70,300	97,148	78,783	76,417
ON	27,567	96,161	123,728	111,156	102,024
MB	469	3,013	3,482	3,212	3,238
SK	103	774	877	742	728
AB	9,745	38,910	48,655	41,529	40,879
BC	2,370	17,615	19,985	19,828	20,955
YK	34	150	150	140	141
NWT	77	511	511	457	419
NT	11	75	75	48	51
Total Provincial	70,748		315,631	272,894	263,209
<b>Total:</b>	<b>159,637</b>	<b>244,883</b>	<b>404,521</b>	<b>326,087</b>	<b>320,006</b>

# Locations

## **Intact Financial Corporation**

**Toronto** 1500 - 700 University Avenue, Toronto, ON M5G 0A1

## **Intact Insurance**

**Anjou** 7101 Jean-Talon Street East, Anjou, QC H1M 3T6

**Calgary** 1200 - 321 6th Avenue S.W., Calgary, AB T2P 3H3

**Dartmouth** 200 - 20 Hector Gate, Dartmouth, NS B3B 0K3

**Durham** 59 Westney Road South, Ajax, ON L1S 2C9

**Edmonton** 700 - 10830 Jasper Avenue, Edmonton, AB T5J 2B3

**London** 800 - 255 Queens Avenue, London, ON N6A 5R8

**Mississauga** 900 - 6925 Century Avenue, Mississauga, ON L5N 7K2

**Moncton** 770 Main Street, 9th floor, Moncton, NB E1C 1E7

**Montreal** 100- 2020 Robert-Bourassa Boulevard, Montreal, QC H3A 2A5

**Ottawa** 300- 1400 St. Laurent Boulevard, Ottawa, ON K1K 4H4

**Quebec City** 400- 5700 Des Galeries Boulevard, Quebec City, QC G2K 0H5

**Saint-Hyacinthe** 2450 Girouard Street West, Saint-Hyacinthe, QC J2S 3B3

**Saint John** 1400 - 1 Germain Street, Saint John, NB E2L 4V1

**Toronto** 1500 - 700 University Avenue, Toronto, ON M5G 0A1

**Victoria** 246 - 2401C Millstream Road, Victoria, BC V9B 3R5

**Vancouver** 1100 - 999 West Hastings Street, Vancouver, BC V6C 2W2

**Winnipeg** 400 - 386 Broadway Avenue, Winnipeg, MB R3C 3R6

## **belairdirect**

**Anjou** 7101 Jean-Talon Street East, Anjou, QC H1M 3T6

**Ottawa** 200 - 1111 Prince of Wales Drive, Ottawa, ON K2C 3T2

**Toronto** 1100 - 700 University Avenue, Toronto, ON M5G 0A2

**Quebec City** 700 - 5700 boulevard des Galeries, Quebec City, QC G2K 0H5

## **Broker Link**

**Calgary** 100 - 4124 9th Street S.E., Calgary, AB T2G 3C4

**Toronto** 700 - 48 Yonge Street, Toronto, ON M5E 1G6

## **Grey Power**

**Toronto** 105 - 600 Gordon Baker Road, Toronto, ON M2H 3P8

## **Jevco**

**Mississauga** 100 - 4 Robert Speck Parkway, Mississauga, ON L4Z 1S1

## **Cautionary note regarding forward-looking statements**

Certain of the statements included in this report about our current and future plans, expectations and intentions, results, levels of activity, performance, goals or achievements or any other future events or developments constitute forward-looking statements. These forward-looking statements include, among others, statements with respect to our beliefs and intentions, our vision, our strategic goals and priorities, including our environmental actions. We caution readers not to place undue reliance on these statements, as a number of factors could cause our results and intentions to differ materially from the expectations expressed or implied by the forward-looking statements. All of the forward-looking statements included in this report are qualified by these cautionary statements and those made under the Cautionary note regarding forward-looking statements and the Risk Management sections of our Management's Discussion and Analysis for the year ended December 31, 2014.

## **Trademarks**

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