



What  
matters  
most



Intact Financial Corporation's 2017 social impact report & 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, 2017. 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.
- Jevco Insurance Company
- Canadian Direct Insurance Inc.



**belairdirect.**



Comments regarding this document may be forwarded to:

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## Our values

### Our purpose:

**We help people, businesses and society prosper in good times and be resilient in bad times.**

### What we believe:

**Insurance is not about things, insurance is about people.**

### We behave with integrity:

- We demonstrate the highest ethical standards of personal conduct
- We behave with honesty, integrity, openness and fairness when dealing with each other, customers, partners and governments

### We respect each other:

- We value the diversity of our people and their dreams
- We foster an environment conducive to personal growth and development and to new opportunities
- We recognize and value the contribution each of us and our teams are making to our success

### We are customer driven:

- We listen to customers, understand their needs, offer the best solutions and deliver on our promises
- We make it easy for customers to deal with us
- We go beyond expectations and always deliver an experience that is second to none

### We strive for excellence:

- We are disciplined in our approaches and our actions, which is why we excel in all aspects of our business
- We embrace change and the opportunities it creates, encourage innovative thinking and always seek to improve
- We value and reward high performance and success
- We provide high value to our stakeholders

### We are socially responsible:

- We respect the environment and its finite resources
- We believe in making the communities where we live and work safer, healthier and happier
- We encourage the involvement and citizenship of all our employees

In 2017, Intact Financial Corporation introduced a revised social impact strategy to make a tangible social impact with the following objectives:



**Manage the impacts of climate change**

Protect Canadians from the impacts of extreme weather caused by climate change



**Lift children out of poverty**

Invest and test new solutions to address root causes of child poverty



**Empower our employees to make a difference**

Partner with employees to make a difference in their communities



**Donated \$6.5 million**

to over 500 organizations across Canada & United States



**Recognized with four top employer awards**

including Canada's Top 100 employer and best employer for young people



**Increased gender diversity on the Board of Directors to over 40%**



**The Intact Centre on Climate Adaptation™**

at the University of Waterloo, is working with the Standards Council of Canada to develop the first national standard for flood resilient new community design



**Strengthened our family leave plan**

to provide parental leave for all new parents



**Announced a \$2.5 million commitment**

to The Vector Institute, an independent research facility for artificial intelligence (AI)



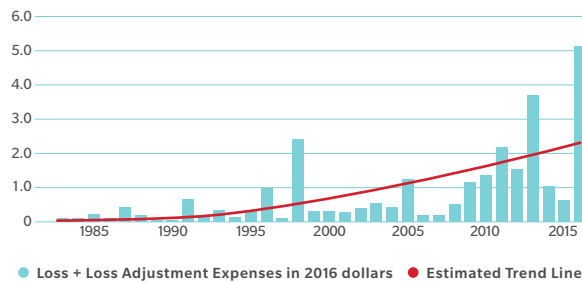
# Managing the impacts of climate change



## Why is adapting to the impacts of climate change so important?

- It's significantly impacting Canadians now: catastrophic loss claims have doubled every 5–10 years since the 1980s<sup>1</sup>
- Frequency of extreme weather is increasing: two extreme events were recorded nationally in 1983, rising to 14 in 2016<sup>2</sup>

CATASTROPHIC LOSSES IN CANADA IN \$000,000,000, 1983 TO 2016



Source: IBC, PCS Canada, CatIQ, Swiss re, Munich Re, Deloitte



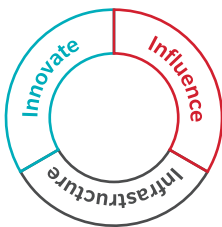
## Strategic climate risk management at all levels in the business

- **Underwriting:** determines the risk drivers related to our climate realities
- **Pricing:** reflects the scope of risks related to climate change impacts
- **Claims management:** ensures claims are managed efficiently and effectively
- **Reinsurance:** we reinsure certain risks to limit our losses in the event of a catastrophic event
- **Outreach & education:** we've launched many home insurance initiatives to help customers understand how to adapt
- **Governance:** climate change risk management is considered within the mandate of the risk management committee
- [More information can be found in our 2017 Management Discussion & Analysis \(MD&A\) section 15.2 - Reinsurance](#)



## The role of insurance to empower Canadians to be climate resilient

- **Influence:** help Canadians understand the issue, benefits & cost effective means to protect themselves. People who make their home and property more climate resilient can save anywhere from 5-15% off of their annual premium
- **Innovate:** develop products, such as overland flood coverage, to adapt to the changing needs of Canadians
- **Infrastructure:** strengthen infrastructure by making upfront investments in climate resilient critical infrastructure. Every \$1 of investment in infrastructure results in a socio-economic rate of return of approximately 20%<sup>3</sup>



## Challenging Canada to adapt: the Intact Centre on Climate Adaptation

- Intact Centre team members sit on eight national committees, including chairing the Pan-Canadian Framework on Climate Adaptation which guides adaptation efforts for the Canadian Federal Government
- Support the development of a new Canadian standard to build flood resilient new communities, based on Intact Centre research
- Conducted 100+ keynote presentations and media interviews to educate Canadians about climate adaptation

<sup>1</sup> The Financial Management of Flood Risk, Insurance Bureau of Canada  
<sup>2</sup> 2017 Facts of the Property and Casualty Insurance Industry of Canada, Insurance Bureau of Canada  
<sup>3</sup> Bridging Global Infrastructure Gaps, The McKinsey Global Institute

## Managing the impacts of climate change



### Focus on the issue: “Too much water in the wrong places”: 1.7M homeowners are at risk of riverine and overland flooding

- Research by the Canadian Payroll Association shows almost 50% of Canadians live paycheck to paycheck
- 24% of those Canadians can’t access more than \$2,000 CAD in emergency funding
- The average cost of replacing a flooded basement is about \$40,000 CAD
- The insurance coverage gap can increase the number of financially challenged Canadians, and disrupt lives, increase economic strain, and challenge communities



### Staying dry at home

- The Intact Centre’s Home Flood Protection Program™ (HFPP) helps homeowners reduce the risk of basement flooding via a 50 point, on site assessment
- The assessor provides a simple report for the homeowner to implement and follow ups to remind of seasonal maintenance
- HFPP’s assessment launched in August 2017 to serve four communities in central Ontario (Burlington, Mississauga, Oakville, Kitchener-Waterloo) – expanding to Saskatoon, Saskatchewan in 2018
- Information collected from the home assessments contributes to the development of a residential basement flood program guideline being developed by the CSA Group<sup>4</sup>



### The Intact Centre published two significant reports

- “When the big storms hit: The role of wetlands to limit urban and rural flood damage” The key finding? Wetlands can lower the costs of flood damage by close to 40%, saving Canadians millions of dollars
- “Preventing disaster before it strikes: Developing a new Canadian standard for flood resilient residential communities” identified 20 best practices to design flood resilient new communities, informing the development of a new national standard for flood resilient new community design



### Intact Foundation committed over \$1.2 million to climate resiliency projects nationally:

<b>University of British Columbia:</b>	<ul style="list-style-type: none"> <li>• Develop post-fire recovery strategies to prevent future forest fires and increase climate resilience in 21 communities in British Columbia</li> </ul>
<b>University of Alberta:</b>	<ul style="list-style-type: none"> <li>• Use artificial intelligence to predict extreme fire scenarios under various climate change scenarios, then develop an extreme fire weather application for wildfire management</li> </ul>
<b>Miistakis Institute of the Rockies:</b>	<ul style="list-style-type: none"> <li>• Develop guidelines to ensure Alberta municipalities plan for new energy development (e.g. windmills, solar) in areas of low environmental value to protect high value land, such as wetlands</li> </ul>
<b>Ducks Unlimited:</b>	<ul style="list-style-type: none"> <li>• Increase the amount of shallow water cells to repopulate aquatic plants and aid in flood water management</li> </ul>
<b>Nature Quebec:</b>	<ul style="list-style-type: none"> <li>• Help Quebec municipalities reduce the number of heat islands and restore green areas in urban centres</li> </ul>
<b>Sentier Urbain:</b>	<ul style="list-style-type: none"> <li>• Improve urban water management by restoring urban gardens in the Montreal area</li> </ul>
<b>Nature-Action Québec:</b>	<ul style="list-style-type: none"> <li>• Restore the shores of Hazen Bleury and Barbotte rivers with natural infrastructure to aid in flood water management</li> </ul>
<b>Bluenose Coastal Action Committee:</b>	<ul style="list-style-type: none"> <li>• Work with municipalities to design and install green infrastructure, like bioswales and rain gardens</li> </ul>

<sup>4</sup> CSA Group is a global provider of testing, inspection and certification services

## Our operational impact



### Reducing paper

- Client centre, a self-service portal for our customers, was introduced for personal lines customers, providing easy and secure access to policy documents and claims information
- We continue to advocate with regulators for electronic distribution of pink slips to reduce paper consumption with customer documents



Over 95% of our paper policy distribution to brokers has been eliminated



Intact has been recognized as one of the **Best 50 Corporate Citizens in Canada** in 2017 by Corporate Knights, a Toronto-based media and investment advisory company. We are honoured to be included in a list with other responsible corporations in Canada.

#### CANADIAN FACILITIES EMISSIONS

Total Energy Consumption	2017	2016	2015
<b>Total MWh</b>	<b>83,066</b>	<b>94,836</b>	<b>81,578</b>
Electricity	48,218	47,828	56,856
Natural Gas and Fuel Oil	17,809	29,678	12,076
Gasoline, Diesel, etc.	17,038	17,330	12,647
<b>Total GHG Emissions (tonnes of CO<sub>2</sub> equivalent)</b>	<b>15,416</b>	<b>17,910</b>	<b>16,408</b>
Direct (Scope 1)	7,385	9,685	5,276
Indirect (Scope 2)	6,227	5,995	9,642
Other (Scope 3)	1,804	2,230	1,490
<b>GHG Intensity</b>			
Per million of Direct Written Premiums	1.56	1.89	1.88
Per Full Time Equivalent Employee	1.08	1.24	1.27
Per 1,000 sq ft of Office Space	5.29	5.76	5.90

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.



## Making our communities healthier and happier



### The Intact Foundation is the charitable giving arm

of Intact Financial Corporation and member companies



Since 2003, the Foundation has invested **over \$32 million** in over **1,400 organizations** across Canada

### Empowering our employees to make a difference

- The employee community impact program has invested \$1 million since the program was introduced in 2010
- Programs include:
  - Match for Impact: matches financial donations made to registered charities, up to \$500
  - Time for Impact: rewards charities who have Intact employee volunteers with a \$500 unrestricted grant per volunteer
  - Teams for Impact: promotes group volunteering, with a day off work to participate in a project
  - Skills for Impact: matches the vast range of employee professional skills with Intact Foundation partners for projects
- Employees contributed over 6,500 hours through the Skills for Impact, Teams for Impact, and Time for Impact programs in 2017



### Over 81,973 volunteer hours

have been contributed by our employees since its inception

### Matching employee talent to tackle challenges

- Employees communicated the largest barrier to community involvement: lack of time
- Skills for Impact, a skills-based volunteer program, matches employees' professional skills to strategic projects of Intact Foundation partners
- Employees can volunteer during work hours, removing the key barrier to volunteering
- Projects introduced in 2017 include:
  - Five employees leading the EGALE Human Rights Trust inaugural annual report
  - Five employees leading Québec marketing strategy for Pathways to Education
  - One employee working with Proaction Cops & Kids on human resource policies



### The Intact Foundation is governed by employees

of Intact Financial Corporation and member companies

## Making our communities healthier and happier



### Focus on the issue: the wellness of children in Canada is declining

- Canada ranks in the bottom third of wealthy nations in overall child inequality, as measured by UNICEF Canada
- Income, health, education, and overall life satisfaction among children are key areas where Canada lags in performance
- In 1989, the Canadian Parliament pledged to eliminate domestic child poverty by the year 2000 – this was not achieved
- We can realize an improvement in the lives of children when inequality gaps are addressed

### Supporting children living in poverty: some of our active grants

- **Egale Centre:** an emergency shelter program for LGBTQI2S (lesbian, gay, bisexual, trans, queer, intersex, 2spirit) identifying youth to help transition them to the next stage of their life in a supportive environment. Slated to open early in 2019. \$525,000 grant.
- **St. Michael's Hospital:** a pediatric clinic within Nelson Mandela Public School, targeted at new Canadians and vulnerable children, to provide critical care, medical and mental health services in school. Program is serving 300 students annually. \$150,000 grant.
- **Raising the Roof:** the best way to address youth homelessness is to prevent its occurrence. 226 students are currently participating in an in-school pilot to provide in-school support to vulnerable populations and prevent youth homelessness. \$100,000 grant.



### Roméo Dallaire Child Soldiers Initiative continues to protect children

- We've invested \$300,000 over three years to help the Dallaire Initiative end the use of child soldiers
- **Advocacy:** working with the Canadian Armed Forces, the Dallaire Initiative team developed the world's first guidelines to help troops globally manage child soldiers
- **Training:** 400 troops from more than 10 countries including Somalia, Uganda and Jordan participated in the Dallaire Initiative's training programs
- **Education:** newly established "peace clubs" in Sierra Leone were accessed by more than 100 children, improving dialogue and understanding between young people and adults

### Investing in our communities with brokers

- Brokers are passionately involved in their communities and Intact wanted to partner with them
- Intact Insurance invested, on behalf of our broker partners, \$480,000 in communities nationally
- Some of our grant recipients include:
  - Hope Blooms (Halifax, NS) to expand their organic food gardens and use produce to host youth-led community dinners
  - Kelowna General Hospital Foundation (Kelowna, BC) to help operate JoeAnna's house, a home away from home for families travelling for care at Kelowna General Hospital

## Investing in our people



### Recognizing employee commitment

- Flex benefits plan allows employees to design a health benefits package to suit their needs and those of their dependents; includes medical, dental, disability, and other insurance coverage
- Comprehensive employee assistance program to support employees, including mental health support
- \$350 annual fitness subsidy available to all permanent, active employees
- Expanded new-parent leave program now includes 18 week top-up benefit for new mothers and 6 week top up benefit for all other parents
- Generous employee share purchase plan that will match 50% of employees' net shares at the end of each calendar year
- 'Bravo' is a peer-to-peer employee recognition program to show appreciation to a colleague or team
- Bravissimo is an annual CEO award and event recognizing teams of employees whose contributions had a significant and lasting impact on the organization
- Intact participates in external compensation surveys annually, used to validate market alignment
- Subsidized home & auto insurance, interest-free loans for personal computer purchases, car rental and cell phone discounts are available

### External recognition in 2017

- Aon Hewitt's Platinum Best Employers in Canada
- Canada's Top 100 Employer by Mediacorp Canada
- Greater Toronto's Top Employers by Mediacorp Canada
- Canada's Top Employers for Young People by Mediacorp Canada



### Welcoming students & recent graduates

- Commercial Lines trainee program and a new Specialty Solutions trainee program: to accelerate the development of new graduates and build industry expertise
- Leadership Development Program (belairdirect); designed to accelerate development of individuals into a leadership role within our Direct Distribution channel
- Co-operative education and summer students: ongoing recruitment & hiring of students. 200 students have been through our co-op program and summer placements in 2017

### Employee career & growth opportunities

- 16% of our employees were promoted or moved laterally in 2017
- 82% of our management positions are filled internally
- Career Management Program is available to all employees to help them identify their goals, know their options and take action
- Job Shadow and Role Ambassador programs encourage employees to learn about career paths of interest
- CAMPUS, Intact's newly enhanced online learning centre, offers all employees access to numerous free training modules (both in-class and online) on a variety of career-related topics
- Education assistance program supports payment of 100% tuition fees, transfer fees, exam fees, and books included, as well as time off to study, for approved, relevant courses
- Employees are recognized with a professional development bonus of \$750 – \$1,500 for successful completion of a recognized professional designation, diploma or program certificate
- Monthly live webcast, including a question and answer session, hosted by our CEO or President with crowd-sourced questions from employees on a variety of topics



# Investing in our people



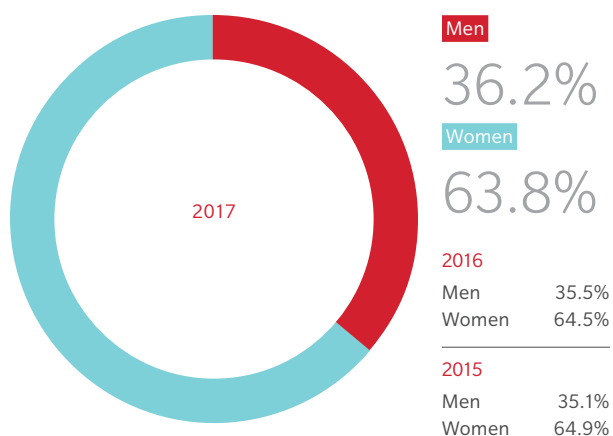
## Commitment to offering a diverse and inclusive workplace for all

- Valued community partnerships to strengthen our commitment including: Catalyst Canada, Egale Centre and Pride At Work
- Our Diversity Council, established in 2006, champions diversity at Intact and promotes strategies to create a culture that attracts, retains and develops talent from the broadest talent pools
- All employees are encouraged to participate in our customized diversity curriculum
- Additional online training available for leaders to educate them about the importance of building diverse teams and minimizing unconscious bias in the recruitment process
- Support employee networks such as our Women's networks, Young Professionals networks and the national LGBT & Allies network
- All offices nationally participate in an annual celebration of our Diversity

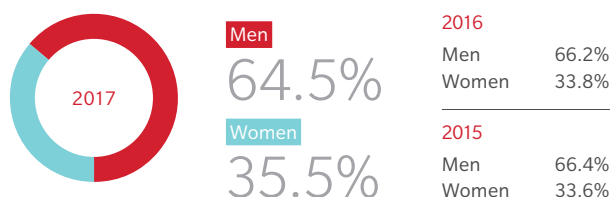
## Setting the pace of change for diversity and leadership in Canada

- Intact believes that diversity is good for business and an important element of good corporate governance
- As a signatory to the Catalyst Accord, Intact serves as a role model by publicly committing to diversity in the boardroom and executive positions
- The Accord encourages corporate Canada to increase the representation of women on boards of directors and executive positions
- CEO signature on the accord represents the commitment to accelerate or maintain (where already strong) the representation of women in leadership roles by 2022

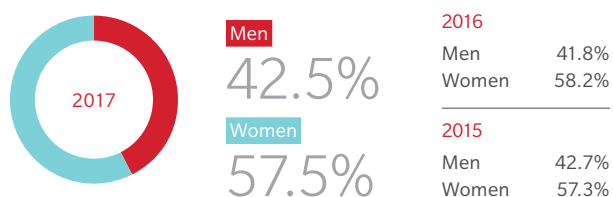
## GENDER BREAKDOWN OF CANADIAN EMPLOYEES AS OF DECEMBER 31, 2017



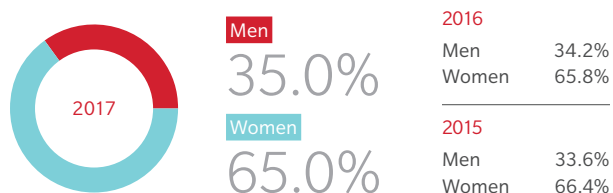
## SENIOR MANAGEMENT



## MIDDLE MANAGEMENT



## STAFF



## Investing in our people



### LGBT & Allies employee network – building an inclusive workplace

- LGBT & Allies is a resource for lesbian, gay, bisexual, queer and transgender employees and their allies to create inclusive spaces
- 2017 highlight includes a Canada wide “How to be an ally” workshop – educating over 300 employees on how to support colleagues who identify as LGBTQ
- They provided insight and feedback into the development of Intact’s new parent leave and benefits program
- The network engages employees nationally, participates in community events like Pride and provides input to charitable organizations like Egale Human Rights Trust

### Respect in the workplace

- Intact is committed to providing a working environment where each of us feels respected and valued, where we can grow and help each other
- Any discrimination or harassment in our workplace will not be tolerated. This includes:
  - Bullying: intimidating, humiliating, threatening acts
  - Violent acts: physical or psychological harm
  - Harassment: inappropriate jokes or slurs, unwelcome physical contact, sexual advances, innuendoes

### Health & safety in the workplace

- Intact provides a safe and healthy work environment for all employees
- We report all accidents, potential hazards, and concerns immediately to management or facilities management teams for all offices

11,729

Full-time Canadian employees

854

Part-time Canadian employees

### Number of Canadian Employees as of December 31, 2017

Number of Employees	Full-time	Part-time	2017	2016	2015
Alberta	1,811	80	1,891	1,856	1,794
BC	690	24	714	754	701
Manitoba	60	3	63	68	60
New Brunswick	72	2	74	87	83
Nova Scotia	362	23	385	389	396
Newfoundland	184	1	185	182	172
Ontario	4,661	194	4,855	4,886	4,638
Québec	3,889	527	4,416	4,382	4,140
Saskatchewan	–	–	–	–	–
Yukon	–	–	–	–	–
<b>Total</b>	<b>11,729</b>	<b>854</b>	<b>12,583</b>	<b>12,604</b>	<b>11,984</b>

8.6%

Voluntary Turnover: Men

7.9%

Voluntary Turnover: Women

### Voluntary Turnover of Canadian employees as of December 31, 2017

Voluntary Turnover	2017	2016	2015
<b>Total</b>	8.1%	6.4%	7.2%
<b>Men</b>	8.6%	7.4%	7.8%
<b>Women</b>	7.9%	5.9%	6.9%
<35 years old	15.3%	10.7%	12.5%
35–55 years old	5.2%	4.8%	4.7%
>55 years old	1.7%	1.3%	2.4%

## Strong governance

### Recognizing good governance

- The strength of our Board of Directors and governance measures resulted in a 2nd place ranking in the 2017 Globe & Mail Board Games

### 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

### Protecting customers' privacy

- In order to provide our customers with a customized and best insurance solution, we collect and use their personal information
- We abide by all privacy legislation, including the Personal Information Protection and Electronic Documents Act and the Act respecting the protection of personal information in the private sector. We only collect information from current and potential customers as we need to deliver our products and services
- Only Intact employees who have a legitimate business need can access customer data, where applicable and where informed consent has been obtained
- When personal information is no longer needed, we dispose of it in a secure manner
- This applies to any personal information we collect from employees, brokers, suppliers, service providers, consultants, shareholders or any third party

### Our Whistleblower Policy

- In accordance with our values, Intact is committed to conducting business with the highest standards of integrity, ethics, respect and excellence
- Employees can report any breaches of our living our values code of conduct, controls or policies, laws or regulations, or business misconduct (fraud)
- Employees can report via the whistleblower hotline (confidential reporting), an online form, or via email
- All employee reports are thoroughly investigated and results are communicated to the audit and compliance review and corporate governance committees of the Board of Directors

### Managing cyber risk

- Dedicated teams plan, test and execute our continuity and security plans
- Threat and vulnerability assessments and quick mitigation actions are carried out
- Security teams consistently monitor all systems and intervene if an incident occurs
- Critical third-party service providers sign off on service level agreements and ensure legal protections are added to relevant contracts
- Security teams regularly monitor external trends in cyber security to mitigate any known vulnerabilities
- Comprehensive and ongoing employee training on cyber security awareness is conducted both at the workplace and at home to avoid points of entry for cyber attacks
- Enterprise risk committee oversees cyber risk at the strategic level, including overseeing the establishment of our cyber security strategy and monitors progress of mitigation action plans
- [More information available in our 2017 MD&A 22.6 – Information technology and cyber security risk](#)

### Political donations governance

- Any political contributions are made within prescribed legal limits
- Contributions are made as an expression of responsible citizenship, not to gain an improper advantage
- We comply with all laws, regulations, and principles of ethics when offering items of value to any political party, candidate, or public official at all levels of government
- All contributions made on behalf of the company are approved by the Head of Government Relations

### Responsible investing

- Intact Investment Management incorporates environment, social and governance (ESG) into investment policies and procedures

### Our approach to executive compensation

- Senior management create annual goals related to Intact's code of conduct "Living Our Values", which includes ESG indicators
- The Human Resources and Compensation Committee of the Board of Directors annually reviews the compensation of the CEO and senior executives in order to align compensation with Intact's philosophy and programs consistent with the overall business objectives
- Our "Living Our Values" code of conduct is a necessary condition for career advancement and pay progression at all levels of the company
- Shareholder advisory vote on approach to executive compensation was introduced and adopted in 2011, with an average 98% approval rate since it was adopted



## Public policy and our economic impact



We've contributed more than

**\$8 Billion**

into the Canadian 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, interest and donations to charities

### TAXES PAID BY PROVINCE (IN THOUSANDS)

	Income taxes	Premium and fire taxes	Total taxes		
	2017	2017	2017	2016	2015
Federal	170,980	–	170,980	(12,223)	136,440
NFLD	4,114	10,259	14,404	8,068	9,451
PEI	174	347	522	285	455
NS	4,690	8,492	13,183	7,880	11,044
NB	1,625	3,170	4,796	3,038	4,397
QC	37,849	78,759	116,608	79,042	108,340
ON	54,419	106,404	160,823	102,381	145,828
MB	1,160	3,108	4,269	3,003	3,984
SK	287	899	1,186	876	1,042
AB	25,255	58,683	83,939	53,140	60,850
BC	8,640	25,559	34,199	22,540	27,253
YK	91	138	229	118	187
NWT	157	363	521	368	525
NT	37	83	120	69	83,857
Total Provincial	138,533	296,270	434,804	280,812	373,444
<b>Total:</b>	<b>309,514</b>	<b>296,270</b>	<b>605,784</b>	<b>268,589</b>	<b>511,885</b>

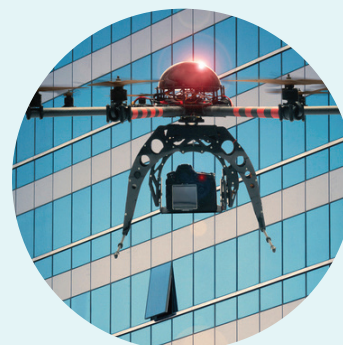
### Key issues we're advocating with governments

- Ensuring access to affordable insurance products in a highly regulated industry
- Regulatory frameworks which keep pace with a modern world, like the sharing economy
- Incorporating climate change adaptation into building codes, updating flood maps for major urban areas, improving land use planning, and investing in storm management infrastructure
- All engagement with governments is guided by various internal policies and procedures

### Debt financing

Intact and its subsidiaries provided 59 new loans amounting to \$107 million in debt financing in 2017 to firms in Canada. The information has been consolidated to protect the identity of the individual firms who might otherwise be identifiable.

## Harnessing technology to accelerate innovation



### The Intact Data Lab: responding to the changing needs of customers

- The Lab is a diverse team of data scientists, software engineers and actuaries collaborating to measure risks, enhance and design new products for our customers
- Their work evolves around data, using advanced modelling techniques by utilizing machine learning and AI
- The Data Lab partnered with The Vector Institute in 2017, focusing on exploring the fields of deep learning, machine learning and AI in Canada
- [More information available in our 2017 MD&A section 11.2 – Innovation](#)

### Intact Ventures new key partner to accelerate insurtech (insurance technology) growth announced in 2017

- **Hangar:** Hangar is the world's first drone logistics platform. Hangar's clients use drones without having to handle any of the logistics of owning, acquiring, flying or editing the data from them
- **Humatics Corporation:** Humatics is reinventing the relationship between people, robots, and infrastructure in the connected world via ultra-low-cost millimeter scale positioning. Practical application includes use in autonomous ground vehicle navigation and logistics asset tracking
- [More information available in our 2017 MD&A 11.2 – Innovation](#)

## Intact Financial Corporation

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

## Intact Insurance

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

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

**Calgary** 2220, 32nd Ave NE, Calgary, AB T2E 6T4

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

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

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

**Kelowna** 605 – 1708 Dolphin Avenue, Kelowna, BC V1Y 9S4

**London** 250 York Street, London, ON N6A 6K2

**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

**Montreal** 2020 Transcanadienne, Suite 101, Dorval, QC H9P 2N4

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

**Ottawa** 1837 Woodward Drive, Ottawa, ON K2C 0P9

**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

**Sudbury** 1033 Barrydowne Road, Sudbury, ON P3A 5Z9

**St. John's** 5th Floor, 20 Crosbie Place, St. John's, NL A1B 3Y8

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

**Toronto** 64 Fordhouse Blvd, Toronto, ON M8Z 5X7

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

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

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

## belairdirect

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

**Edmonton** Suite 500, 10115 100A Street NW, Edmonton, AB T5J 2W2

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

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

**Toronto** 105 – Gordon Baker Rd., Suite 600, North York, ON M2H 3P8

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

**St-Jerome** 500 boul des Laurentides, St-Jerome, QC J7Z 4M2

**St. John's** 35 Blackmarsh Road, St. John's, NL A1E 1S4

**Vancouver** Suite 600, 750 Cambie Street, Vancouver, BC V6B 0A2

## Brokerlink

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

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

## 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, 2017.

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