



# Public Accountability Statement

Desjardins General  
Insurance Group

 **Desjardins**  
Insurance

This Public Accountability Statement outlines certain aspects of the contributions made to Canada's economy and society by Desjardins General Insurance Group (DGIG) and its property and casualty (P&C) insurance subsidiaries.<sup>1</sup> It satisfies the requirements of the Canadian federal government's Public Accountability Statement regulations pursuant to section 489.1(1) of the Insurance Companies Act.

Please note: DGIG and its subsidiaries are part of the Desjardins Group and our initiatives represent an integral part of the Desjardins Group [Social and Cooperative Responsibility Report](#).

## Affiliates

This Public Accountability Statement includes the contributions of Certas Home and Auto Insurance Company and its affiliates listed below – all of which are subsidiaries of DGIG that operate under either the Desjardins Insurance or The Personal brand.

The Personal Insurance Company  
The Personal General Insurance Inc.  
Desjardins General Insurance Inc.  
Certas Direct Insurance Company  
Certas Home and Auto Insurance Company  
Desjardins General Insurance Services Inc.

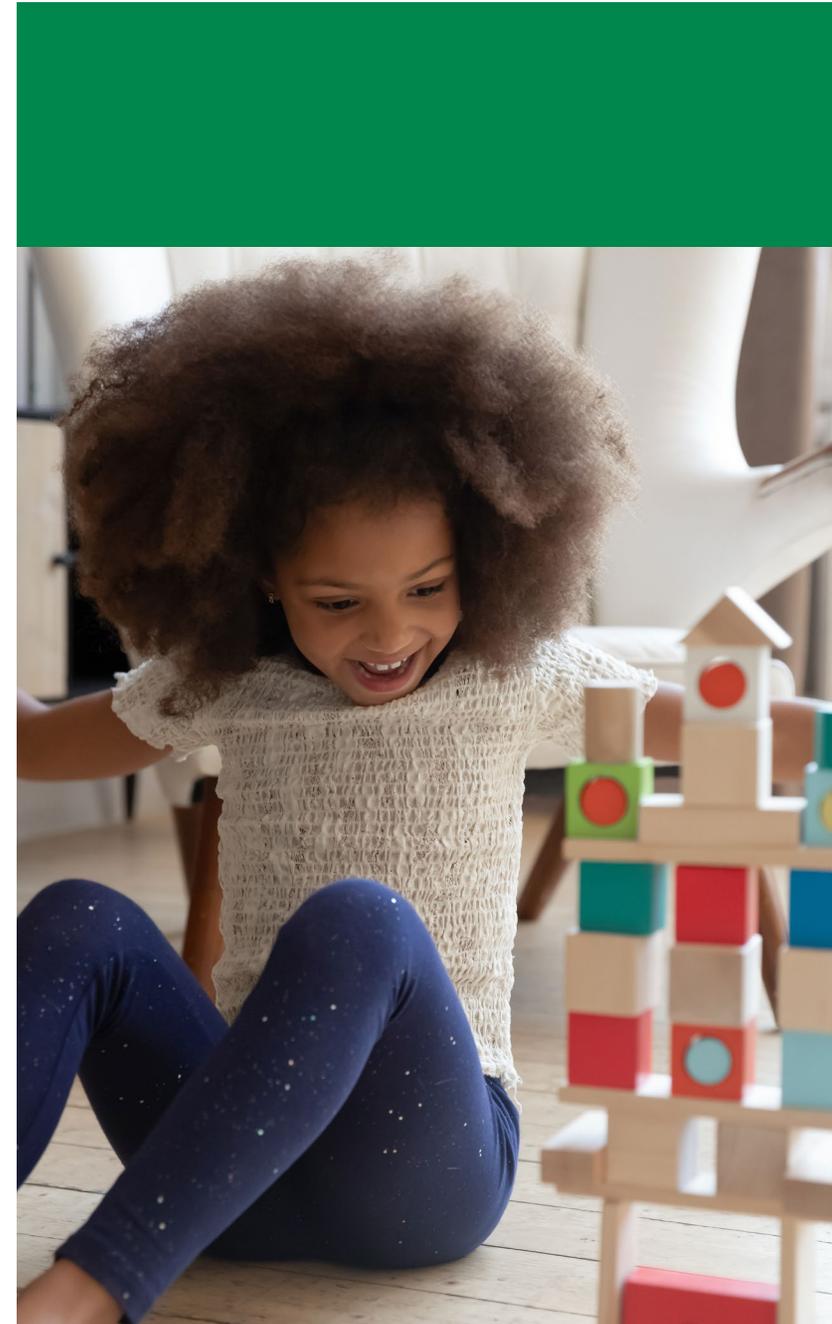


<sup>1</sup> References to "DGIG", "us," "we," and "our" in this Statement refer to Desjardins General Insurance Group and its affiliates listed in the "Affiliates" section.

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# Highlights

- Combined, DGIG's subsidiaries represent the second largest property and casualty insurer in Canada.<sup>2</sup>
- In 2020, DGIG committed more than \$1,687,000 to donations, sponsorships, philanthropic partnerships and scholarships.
- As of December 31, 2020, a total of 1,290 volunteers participated in our P&C Outreach Program – volunteering a total of 27,440 hours and raising more than \$119,085 for hundreds of organizations.
- DGIG's subsidiaries offer discounts on car and home insurance for clients with fuel-efficient, hybrid or electric vehicles and those who live in LEED-certified buildings.
- In 2020, DGIG refunded more than \$155 million to our auto insurance clients who were driving less as a result of the pandemic.



## The DGIG difference

Founded in 1944, DGIG is a component of Canada's largest financial cooperative – Desjardins Group.

Through its subsidiaries, DGIG offers a line of property and casualty insurance products and complementary services across Canada. We're also a player in the white label market. Our products are distributed through several Customer Contact Centres, through our network of exclusive agents, through P&C insurance agents in the Desjardins caisse network in Quebec and through our websites and smartphone technology.

## Our values and vision

At DGIG, we believe it is our duty as a P&C insurer to place sustainable development and social responsibility at the heart of what we do. Inspired by the cooperative values of Desjardins Group, we're committed to contributing to the well-being of people and communities.

DGIG redistributes millions of dollars each year to support our local communities. From promoting road safety to empowering youth through health initiatives or donating funds to disaster victims, we're always working to positively impact the places we live and work.

For a more detailed look at Desjardins Group's cooperative values, please visit [desjardins.com/ca/about-us](https://desjardins.com/ca/about-us).

## Our economic contribution

### Taxes Paid

DGIG paid a total of **\$278,576,000** in taxes to all levels of government for the year ending December 31, 2019.<sup>3</sup>

In thousands of Canadian dollars	Income Taxes	Premium and Fire Taxes	Capital Taxes	Total Taxes
Newfoundland	59	528	-	587
Prince Edward Island	30	199	-	229
Nova Scotia	259	1,893	-	2,152
New Brunswick	258	2,838	-	3,096
Quebec	14,989	58,989	724	74,702
Ontario	19,900	96,621	-	116,521
Manitoba	41	373	-	414
Saskatchewan	10	110	-	120
Alberta	2,226	19,355	-	21,581
British Columbia	57	504	-	561
Yukon	7	43	-	50
Northwest Territories	10	95	-	105
Nunavut	2	20	-	22
<b>Total Provincial and Territorial</b>	<b>37,848</b>	<b>181,568</b>	<b>724</b>	<b>220,140</b>
<b>Total Federal</b>	<b>58,436</b>	<b>-</b>	<b>-</b>	<b>58,436</b>
<b>Total taxes</b>	<b>96,284</b>	<b>181,568</b>	<b>724</b>	<b>278,576</b>

For more information about the economic value generated and distributed by Desjardins Group, please consult the [2020 Social and Cooperative Responsibility Report \(page 70\)](#).

<sup>3</sup> Figures reflect information available as of June 18, 2020.



## Employees

DGIG employs more than 7,300 people across Canada. The table below outlines the total number of DGIG and its subsidiaries' part-time and full-time employees as of December 31, 2020:

Provinces	Full Time	Part Time	Total
Nova Scotia	4	--	4
New Brunswick	10	--	10
Quebec	3,076	373	3,449
Ontario	3,458	166	3,624
Manitoba	1	--	1
Alberta	210	3	213
<b>Total</b>	<b>6,759</b>	<b>542</b>	<b>7,301</b>

DGIG employs more than **7,300** people across Canada.  
 We also work with more than **2,100** exclusive insurance agents through **469** agencies.

## Investing in a better future for everyone

As a key promoter of socio-economic development, DGIG aims to support transformational community projects, create good jobs, foster innovative ideas, promote environmentally-conscious choices and help businesses grow.

### Our commitment to our communities<sup>4</sup>

In 2020, Desjardins Group committed \$71.5 million in donations, sponsorships, philanthropic partnerships and scholarships - \$2,310,303 of which was contributed directly by DGIG.

#### Donations

DGIG donated a total of \$924,306 in 2020 – including \$43,800 to the Canadian Red Cross, \$197,000 to the Desjardins Foundation, \$260,000 to the Traffic Injury Research Foundation, and more than \$40,000 to the Desjardins Assistance Fund.

#### The Canadian Red Cross

At DGIG, we believe it's important to provide financial support to communities recovering from accidents or natural disasters - which is why we contributed more than \$43,800 to the Red Cross last year alone.

#### The Desjardins Foundation

In 2020, DGIG contributed \$197,000 to the Desjardins Foundation – Desjardins Group's charitable organization dedicated to encouraging youth to succeed academically.



#### Traffic Injury Research Fund

In addition to supporting the Traffic Injury Research Fund by raising awareness about road-safety research, DGIG also provides funding to the organization each year to aid in their efforts to reduce the number of accident related injuries and fatalities on our roadways.

#### The Desjardins Assistance Fund

DGIG created the Desjardins Assistance Fund to support our policyholders and Desjardins Group members in Quebec who are affected by disasters not covered by their insurance. In 2020, we provided a total of more than \$40,000 to members and clients through this program.

<sup>4</sup> To learn more, please see the Desjardins Group [2020 Social and Cooperative Responsibility Report](#) pages 22-31 or visit [www.desjardinsgeneralinsurance.com/about-us/sustainable-development](http://www.desjardinsgeneralinsurance.com/about-us/sustainable-development).

## Philanthropic efforts

### Operation Red Nose

We believe it's important to create positive change in our communities. That's why DGIG is proud to be the lead sponsor of Quebec's Operation Red Nose – an annual holiday-themed initiative designed to help reduce drinking and driving and support organizations dedicated to youth issues. As the campaign's official insurer, we provide insurance coverage for all of the initiatives' facilities, equipment and vehicles.

### The Desjardins Foundation

Each year, the Desjardins Foundation awards scholarships, gives grants to support special projects that benefit young people, provides direct assistance to young people through partner organizations and helps parents access the tools they need to support their children throughout their school careers. To date, Desjardins Foundation has helped more than 322,000 young people stay in school and succeed academically.

### The GoodSpark Fund

Desjardins Group also operates this community development fund dedicated to investing in initiatives that align with their socio-economic mission to support entrepreneurship, education, social responsibility, sustainable development and community involvement. The GoodSpark Fund supported 124 projects in 2020, providing \$42 million in funding for strong, sustainable communities. The Fund will invest a total of \$250 million by 2024.

### We're All Committed to Supporting Youth Initiative

Along with our members and clients, Desjardins Group also supports young people through programs, donations and sponsorships. As part of the We're All Committed to Supporting Youth initiative, Desjardins Group will invest more than \$50 million a year to support young people in the areas of education, employment and entrepreneurship, health and healthy living and community involvement.

### Education as accident prevention

Through our long-standing partnerships with Parachute and the Traffic Injury Research Foundation, DGIG helps educate Canadians about the dangers of distracted and impaired driving, new vehicle safety technologies, and more. We also support road safety initiatives, like the National Parachute Safety Week for Youth, to help reduce the number of collisions and prevent the number of injuries and deaths on our roadways. Plus, we partner with Operation Red Nose and Arrive Alive DRIVE SOBER®, both of which aim to end impaired driving.



## Employee fundraising and volunteer programs

### Desjardins Cares and Shares Campaign

Each year, our DGIG employees come together to participate in the Desjardins Cares and Shares Campaign to raise funds for the United Way, the Canadian Red Cross and the Desjardins Foundation. To encourage and support our employees' generosity, DGIG also participates through our Corporate Matching Program to make employee donations go a little further. Last year, the combined Desjardins Group campaign raised a record-breaking \$6.2 million, including \$2 million for the Desjardins Foundation.



### Desjardins General Insurance Group Outreach Program

DGIG also encourages and recognizes employees who volunteer their time to improve their local communities through our Outreach Program. When individual employees or teams complete at least 40 hours of volunteer work for one or more eligible organizations throughout the year, we will donate \$500 to that organization as our way of saying thank you. We'll also match the total funds raised by an employee (up to \$100) or a team (up to \$250) when they participate in a fundraising challenge for an eligible organization. As of December 31, 2020, a total of 1,290 volunteers had signed up for the program - and, since the program was rolled out in 2015, employees have volunteered a total of 27,440 hours and raised \$119,085 for over a hundred organizations.<sup>5</sup>

## Our commitment to the environment

Desjardins Group's sustainable development policy and its Environmental, Social and Governance (ESG) Steering Committee provide a framework for DGIG to promote sustainable development and implement business and management practices.

DGIG actively contributes to the environmentally and socially-responsible finance sector by promoting our green products and services and ensuring we consider ESG factors before making investment and other business-related decisions. We also offer discounts on car and home insurance for our clients with fuel-efficient, hybrid or electric vehicles and those who live in LEED-certified buildings.

We've also taken additional steps to reduce our ecological footprint by:

- Reducing business travel and fuel consumption by opting for web and video conferences
- Reducing paper use and rolling out paperless billing to our clients
- Encouraging responsible purchasing
- Improving the energy efficiency of our buildings and equipment
- Encouraging employees to use our Desjardins Alternative Transportation Program
- Supporting the Climate Reality Project – a non-profit organization dedicated to raising awareness about the urgency of the climate crisis in Canada

We are also proud to share that Desjardins Group pioneered the responsible investment movement in Canada and continues to be one of the leading proponents of environmentally-conscious investing in Canada today. For more information about Desjardins Group's Responsible Finance Strategy and other environmental initiatives, please see the [2020 Social and Cooperative Responsibility Report \(pages 32-49, 82-90\)](#).





## Our commitment to new initiatives<sup>6</sup>

We want to ensure we're keeping up with the latest technology to best assist our clients and we also want to help businesses grow. That's why DGIG invests in, and partners with, small businesses that promote innovative ideas and technological solutions to simplify our daily lives, better protect the things that matter to us, and streamline how we do business.

### The Desjardins Lab

The Desjardins Lab explores ways to stay current and in step with our clients by gathering like-minded individuals who wish to contribute to innovative ideas and facilitating rapid prototyping and IT exploration services. The lab also seeks out opportunities for mentoring, training, outreach, internships and careers for individuals who are underrepresented in the tech sector and it takes an inclusive approach that recognizes the contributions of women in tech.

### The Cooperathon

As the brainchild of the Desjardins Lab and its partners, The Cooperathon is a way for citizen-driven startup projects to get off the ground and quickly move into the validation phase. As the largest open innovation competition in Canada, it aims to have maximum social impact. In 2020, the Cooperathon brought together a record-breaking 1,551 participants and resulted in more than 220 social-impact projects.

In partnership with Google and Bonjour Startup Montreal, the Cooperathon hosted an innovation competition where Quebecers were asked to develop solutions to some of the major challenges raised by COVID-19, including how we could increase and improve human proximity with the elderly in the context of social distancing. The winning project, Portail Résidences, was a web platform for private seniors' residences that utilized innovative technologies to foster a positive living environment despite the social limitations imposed by the pandemic.

### The Momentum Fund

Since 2020, the Momentum Fund has provided grants of up to \$10,000 to 570 entrepreneurs in the fields of innovation, global market development, energy efficiency, business transfer, talent acquisition and retention, sanitary and ergonomic measures, digital transformation, psychological support and transformation of the business model.

Plus, Desjardins Group has also committed \$10 million over two years to help entrepreneurs resume their business activities more quickly and to protect jobs weakened by COVID-19.

## Doing what's best for our clients<sup>7</sup>

At DGIG, we believe it's a privilege to help our clients achieve their goals. We support people of all ages, newcomers to Canada and those affected by unexpected financial hardship by offering unique advantages to help set them up for success. This includes potentially factoring in years of driving experience from other countries when we calculated auto insurance premiums and offering senior's discounts on auto and property insurance. Through the Desjardins Assistance Fund, DGIG may also provide emergency financial support to our clients in need if they are negatively impacted by adverse weather events and other disasters not covered by their insurance.



### Access to services

We're also committed to providing a barrier-free environment for all our clients, partners and employees with disabilities and we've taken numerous steps to improve accessibility. These include:

- Establishing proper policies and procedures
- Providing training to employees on accessible customer service and how to interact with people with different disabilities
- Ensuring that information regarding our policies and procedures are available upon request
- Updating our websites to be fully accessible by the end of 2021

For more information, please visit [desjardinsagents.com/customer-care/accessibility](https://desjardinsagents.com/customer-care/accessibility).

## Support during the COVID-19 pandemic

In March 2020, much of Canada's economy was put on hold due to the spread of the coronavirus, which resulted in increased unemployment and financial strain for many of our members and clients.

To assist, DGIG remitted more than \$155 million to our auto insurance clients who were driving less as a result of the pandemic, implemented several initiatives to support our members and clients working in essential services, and eased insurance premium payments for those suffering from increased financial hardship as a result of COVID-19. We also moved to increase the amount of property coverage for teleworkers, temporarily reduce the rules for vehicle storage and offer greater payment flexibility.

Plus, Desjardins Insurance and Desjardins Agents in Alberta, Ontario and New Brunswick teamed up to provide much-needed support to food-banks during this difficult time. Together, they donated more than \$327,000 to Food Banks Canada and 77 other local food banks across the country.

As a result of our efforts, the United Nations recognized



Desjardins Group as one of the three most responsible financial institutions in North America in the context of the pandemic.

## Innovations that make life easier<sup>8</sup>

Our Desjardins Insurance Home and Auto app enables our clients to view their policies, update their personal information, get a quote, and file a claim anytime, anywhere with just a few simple clicks. It also offers exclusive access to our innovative prevention programs designed to help our clients protect their property, stay safe and save on their insurance:



**Alert™** This innovative program is designed to prevent unnecessary water damage at home. Clients simply sign-up for the program in the app and receive a free water and freeze detector for each insured location. The detector syncs right to the client's smartphone – so they will receive a notification if it senses water damage or the risk of freezing.



**Radar™** This feature in the app enables clients to track and prepare when severe weather is in the area – like high-winds, heavy rain, hail, and extreme weather like tornadoes and hurricanes. Clients can enter up to five locations they would like to track, and the app will notify them if bad weather is on its way so they can prevent unnecessary damage to their property.



**Ajusto®** This free performance-based program allows clients to learn about safe driving and save on their car insurance based on how they drive.<sup>9</sup> Clients can sign up in the app, activate the Ajusto section to share their driving habits and obtain feedback on their driving directly on their smartphone.



### Risk prevention to protect what matters most

We're dedicated to providing relevant and timely content on our DGIG websites and blogs to help our clients stay safe and protect the things that matter most to them. Prevention is key to this content – whether it's tips for sharing the road with cyclists, or ways to protect your family in an emergency – we aim to provide useful, inspired content to help our clients live safe, healthy and vibrant lives.

### Here for you, wherever you are

We use our social media accounts to actively engage and communicate with our clients. DGIG has more than 45,000 Facebook followers, 23,000 LinkedIn followers and more than 21,000 Twitter followers.

<sup>8</sup> Not all products and services outlined below are offered across all provinces.

<sup>9</sup> Please note Ajusto® is only currently available to policyholders in Ontario and Quebec.

## Supporting our people<sup>10</sup>

Desjardins Group is the largest private employer in Quebec and has also been named one of Canada's Top 100 Employers the last 10 years running. The Group is also recognized as one of the best employers for diversity, young people, work-family balance and people over 40 according to MediaCorp, and has been named one of the top 100 employers in the world according to Forbes.<sup>11</sup>

At DGIG, we believe in the value created through diversity and the inclusion of people of all genders, ages, backgrounds, cultures, experiences, abilities and sexual orientations. We're also dedicated to making room in our organization for young people, women in decision-making roles, members of cultural communities, people with disabilities, members of the LGBTQ+ community and others. Plus, Desjardins Group recently raised its 30% Club Canada gender balance goal – so our aim is to reach 50% gender balance by 2024.

We're also dedicated to helping our employees develop their skills. In 2020, Desjardins Group invested nearly \$94.46 million—or 2.75% of their total payroll—in over a million hours of staff training and development activities. Their skills development offer includes three components: leadership development and cross-training, both offered by the Desjardins Cooperative Institute, as well as training in the trades, provided directly by the various business sectors. At DGIG, we work hard to attract and retain top talent within the organization and pride ourselves on maintaining an open dialogue between our managers and employees to ensure we're responding to the individual and organizational needs of the people we rely on day in and day out.



<sup>10</sup> Desjardins Group [2020 Social and Cooperative Responsibility Report](#), pages 91-101.

<sup>11</sup> <https://www.forbes.com/lists/worlds-best-employers/#73979f5d1e0c>



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