



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.¹ 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.



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

Table of Contents

Highlights

- Combined, DGIG's subsidiaries represent the second largest property and casualty insurer in Canada.²
- In 2021, DGIG committed more than \$5,387,000 to donations, sponsorships, philanthropic partnerships and scholarships.
- Together, Desjardins Insurance and Desjardins Agents in Alberta, Ontario and New Brunswick donated more than \$510,000 to Food Banks Canada and 61 other local food banks across the country.
- 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 2021, Desjardins Insurance Agents created more than 500 "Better Things Moments" by delivering coffee, flowers, and donations to frontline workers, long-term care facilities and food bank employees.



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.

Our economic contribution

Taxes Paid

DGIG paid a total of **\$429,687,000** in taxes to all levels of government for the year ending December 31, 2020.³

In thousands of Canadian dollars	Income Taxes	Premium and Fire Taxes	Capital Taxes	Total Taxes
Newfoundland	85	546	-	631
Prince Edward Island	38	202	-	240
Nova Scotia	469	2,024	-	2,493
New Brunswick	967	2,991	-	3,958
Quebec	45,969	64,165	746	110,880
Ontario	49,482	96,801	-	146,283
Manitoba	73	386	-	459
Saskatchewan	19	115	-	134
Alberta	4,546	20,393	-	24,939
British Columbia	115	562	-	677
Yukon	14	51	-	65
Northwest Territories	17	108	-	125
Nunavut	3	22	-	25
Total Provincial and Territorial	101,797	188,366	746	290,909
Total Federal	138,778	-	-	138,778
Total taxes	240,575	188,366	746	429,687

For more information about the economic value generated and distributed by Desjardins Group, please consult the [2021 Social and Cooperative Responsibility Report](#) (page 44).

³ Figures reflect information available as of June 18, 2021.



Employees

DGIG employs more than 7,000 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, 2021:

Provinces	Full Time	Part Time	Total
Nova Scotia	3	--	3
New Brunswick	10	--	10
Quebec	3,237	115	3,352
Ontario	3,415	63	3,478
Manitoba	1	--	1
Alberta	200	3	203
Total	6,866	181	7,047

DGIG employs more than **7,000** people across Canada.

We also work with more than **2,200** exclusive insurance agents through **468** 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 communities⁴

In 2021, Desjardins Group committed \$110 million in donations, sponsorships, philanthropic partnerships and scholarships – \$5,387,040 of which was contributed directly by DGIG.

Donations

DGIG donated a total of \$1,890,986 in 2021 – including \$649,800 to the Canadian Red Cross, \$75,000 to arrive alive DRIVE SOBER®, \$260,000 to the Traffic Injury Research Foundation, and more than \$31,000 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 \$649,000 to the Red Cross last year alone.

arrive alive DRIVE SOBER®

In 2021, DGIG donated \$75,000 to arrive alive DRIVE SOBER® to contribute to their aim to end impaired driving.



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 2021, we provided a total of more than \$31,000 to members and clients through this program.

⁴ To learn more, please see the Desjardins Group [2021 Social and Cooperative Responsibility Report](#), pages 15-21 or visit 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 398,000 young people stay in school and succeed academically – up almost 24% from the year before. Close to \$4.6 million was also awarded to support students, bringing the total to \$36.5 million since the Foundation was created over five decades ago.

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. As of December 31, 2021, The GoodSpark Fund had committed a total of \$147 million to support 652 initiatives benefiting members, communities and regions. The Fund will invest a total of \$250 million by 2024.

Together For Our Youth program

Along with our members and clients, Desjardins Group also supports young people through programs, donations and sponsorships. In 2021, Desjardins Group increased its total budget to support youth to nearly \$80 million.

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 Parachute's National Teen Driver Safety Week, 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

In 2021, we had to put some volunteer efforts on hold because of the pandemic, but that didn't stop Desjardins Group volunteers from finding innovative ways to support important causes. Key highlights include:

- Over 1,000 volunteers, most of whom were Desjardins employees and directors, volunteered to review the Desjardins Foundation scholarship applications.
- Together with our Desjardins food service provider, the Desjardins Catering and Reception teams participated in La Table des Chef's Solidarity Kitchens – through which they contributed 82,334 meals for organizations that provide food assistance to individuals in need.
- 440 employees walked or ran in their neighbourhoods to raise money for school projects. They covered 2,130 km and raised a record \$223,000 to support 55 projects in Quebec and Ontario.⁵



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 \$7.2 million.



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
- Gradually transitioning our vehicle fleet to electric-powered vehicles

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 [2021 Social and Cooperative Responsibility Report \(pages 22-30\)](#).





Our commitment to new initiatives⁶

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.

Startup in Residence

The Desjardins Group Startup in Residence program leverages the Group's expertise, network and values to support startups that are likely to have a positive socio-economic impact within Canada. Successful applicants receive top-notch mentorship from over 50 entrepreneurs and experts, office space for 8 months and a host of other benefits, including access to 75 activities and workshops specifically designed to help new businesses grow. In addition, a total of \$45,000 in grants were awarded to the 2021 winners. Find out more at www.startup-residence.ca/en.

The Cooperathon

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 2021, the Cooperathon attracted more than 650 participants and awarded more than \$150,000 in prizes and grants to teams whose ideas stood out for their potential for social impact.

This year's competition theme was "Lead the change. (Re)boot together." Participants were asked to tackle challenges focusing on the environment and climate change, cities and regions of the future, and the impact of technology. The Beta team grand prize, which is awarded to a team already in the development and prototyping stage, went to Voipe Medical for its development of AI-driven software that delivers constant clear vision in minimally invasive surgery. The Alpha team grand prize, awarded to a team with an idea in early development stages, went to DeepBlue Greens for their innovative plant nutrient delivery system designed to boost indoor farming productivity.

The Momentum Fund

The Momentum Fund is a tool for supporting the growth of small and medium-sized businesses. To meet the growing needs of businesses during the COVID-19 crisis, Desjardins Group added 4 new project categories under which they could apply for financial support in 2021. The full list of categories now includes: innovation, business succession planning, access to foreign markets, investment in talent, investment in energy-savings equipment, digital transformation, ergonomics and physical distancing, psychological support and business model transformation. In 2021, Desjardins Group provided \$3.9 million to Quebec and Ontario businesses by granting up to \$10,000 in non-repayable funding to 587 businesses.

Doing what's best for our clients⁷

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 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 2023

For more information, please visit

desjardinsagents.com/customer-care/accessibility.

Support during the COVID-19 pandemic

DGIG made it a priority to provide both insightful advice and key relief measures so our members and clients could prioritize their well-being while keeping their financial goals on track during the pandemic. We also introduced new measures like freezing or reducing premiums for most drivers, limiting home insurance premium increases across Canada, and introducing a new version of our usage-based insurance program Ajusto® to better reflect changes in our clients' driving habits.

To continue to provide much needed assistance for small businesses experiencing challenges as a result of the pandemic, Desjardins also brought back the GoodSpark Small Business Grants program for the second year in a row. In 2021, the program provided \$20,000 grants to 150 small businesses across Canada that demonstrated a commitment to innovation, investment in their employees, and/or sustainable development. Intended to empower small business owners, these grants help them make adjustments and implement new ideas as they continue to adapt to their new realities and emerge from the pandemic.⁸

DGIG also continued to support those especially impacted by the pandemic through the Desjardins Insurance Better Things Moments program. Designed to provide surprise and delight, Desjardins Agents created more than 500 "Better Things Moments" by delivering coffee, flowers, and donations to frontline workers, long-term care facilities and food bank employees in 2021.

Plus, Desjardins Insurance and Desjardins Agents in Alberta, Ontario and New Brunswick teamed up to provide much-needed support to food-banks during another difficult holiday season in the midst of the pandemic. Together, they donated more than \$510,000 to Food Banks Canada and 61 other local food banks across the country.⁹



⁸ <https://www.desjardins.com/on/en/news/desjardins-3-millions-goodspark.html>

⁹ <https://www.desjardins.com/on/en/news/desjardins-insurance-donates-500-000-food-banks.html>

Innovations that make life easier¹⁰

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:



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.¹¹ 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, 5,000 LinkedIn® followers and more than 21,000 Twitter® followers.

¹⁰ Not all products and services outlined below are offered across all provinces.

¹¹ Please note Ajusto is only currently available to policyholders in Ontario and Quebec.

Supporting our people¹²

Desjardins Group is the largest private employer in Quebec. In addition to being named one of Canada's Top 100 Employers for the 11th straight year, Mediacorp Canada also recognized Desjardins Group as one of the Top Family-Friendly Employers in 2021. Forbes has also named The Group one of Canada's 100 best employers in 2021, the 2nd best employer in the banking and financial services industry in Canada (just behind the Bank of Canada) and #93 on its list of the World's Best Employers.

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 2021, Desjardins Group invested nearly \$107.3 million—or 2.8% of their total payroll—in 1.6 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.



¹² Desjardins Group [2021 Social and Cooperative Responsibility Report](#), pages 65-69.



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