



# Public Accountability Statement

Desjardins General  
Insurance Group Inc.



This Public Accountability Statement outlines certain aspects of the contributions made to Canada's economy and society by Desjardins General Insurance Group Inc. (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 Inc. 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.<sup>2</sup>
- In 2022, DGIG committed more than \$6,048,979 to donations, sponsorships, philanthropic partnerships and scholarships.
- Together, Desjardins Insurance and Desjardins Agents in Alberta, Ontario and New Brunswick donated more than \$545,000 to Food Banks Canada and 97 other local food banks across the country.<sup>3</sup>
- In 2022, Desjardins Insurance Agents created more than 800 "Better Things Moments" by delivering coffee, flowers, and donations to frontline workers, long-term care facilities and food bank employees.



<sup>2</sup> 2022 Desjardins Investor Fact Sheet

<sup>3</sup> Desjardins Group 2022 Social and Cooperative Responsibility Report, page 15.

## The DGIG difference

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

Through our 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 **\$653,087,000** in taxes to all levels of government for the year ending December 31, 2021.<sup>4</sup>

In thousands of Canadian dollars	Income Taxes	Premium and Fire Taxes	Capital Taxes	Total Taxes
Newfoundland	165	689	-	854
Prince Edward Island	56	211	-	267
Nova Scotia	1,425	2,136	-	3,561
New Brunswick	2,740	3,555	-	6,295
Quebec	82,007	72,653	765	155,425
Ontario	95,283	98,565	-	193,848
Manitoba	141	357	-	498
Saskatchewan	38	118	-	156
Alberta	9,350	22,789	-	32,139
British Columbia	243	633	-	876
Yukon	22	95	-	117
Northwest Territories	21	112	-	133
Nunavut	5	24	-	29
Total Provincial and Territorial	191,496	201,937	765	394,198
Total Federal	258,889	-	-	258,889
<b>Total taxes</b>	<b>450,385</b>	<b>201,937</b>	<b>765</b>	<b>653,087</b>

For more information about the economic value generated and distributed by Desjardins Group, please consult the [2022 Social and Cooperative Responsibility Report](#) (page 39).

<sup>4</sup> Figures reflect information available as of May 15, 2023.



## Employees

DGIG employs more than 6,800 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, 2022:

Provinces	Full Time	Part Time	Total
Nova Scotia	3	--	3
New Brunswick	9	--	9
Quebec	2,963	293	3,256
Ontario	3,193	142	3,335
Manitoba	2	--	2
Alberta	198	3	201
<b>Total</b>	<b>6,368</b>	<b>438</b>	<b>6,806</b>

DGIG employs more than **6,800** people across Canada.

We also work with more than **1,786** exclusive insurance agents through **466** 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>5</sup>

In 2022, Desjardins Group committed \$115 million in donations, sponsorships, philanthropic partnerships and scholarships – \$6,048,979 of which was contributed directly by DGIG.

### Donations

DGIG donated a total of \$727,087 in 2022 – including \$52,300 to the Canadian Red Cross, \$80,000 to arrive alive DRIVE SOBER®, \$405,000 to the Traffic Injury Research Foundation, and more than \$71,200 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 \$52,300 to the Red Cross last year alone.

#### arrive alive DRIVE SOBER®

In 2022, DGIG donated \$80,000 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 2022, we provided a total of more than \$71,200 to members and clients through this program.

<sup>5</sup> To learn more, please see the Desjardins Group [2022 Social and Cooperative Responsibility Report](#), pages 14-16 or visit [www.desjardins.com/ca/about-us/social-responsibility-cooperation/sustainable-development/](http://www.desjardins.com/ca/about-us/social-responsibility-cooperation/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. In 2022, Desjardins invested nearly \$5.5 million in this initiative. To date, the program has assisted more than 478,000 young people.

### 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, 2022, The GoodSpark Fund had committed a total of \$116 million to support 726 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 2022, Desjardins Group invested \$80 million in this initiative. To date, the program has supported more than 1 million young people.

### 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.

### GoodSpark Grants program

The Desjardins GoodSpark Grants program supports small businesses' commitment to innovation, investing in their employees and sustainable development. It was launched to stimulate economic growth in Ontario and the Atlantic and Western regions. This year, the program received 7,000 applications and gave out \$20,000 grants to 150 small businesses.



## Employee fundraising and volunteer programs<sup>6</sup>

Recognizing employee volunteer efforts is one way we boost employee engagement and encourage community involvement. This year:

- Over 1,000 volunteers, most of whom were Desjardins employees and directors, volunteered to review the Desjardins Foundation scholarship applications.
- Over 1,000 walkers and runners raised \$274,000 for youth initiatives through this year's On the Road challenge.
- 190 Desjardins Agents helped create more than 800 "Better Things Moments" by delivering coffee, flowers, and donations to frontlineworkers, long-term care facilities, food bank employees and others.
- Desjardins Agents across Ontario, Alberta and New Brunswick donated more than \$363,000 to Food Banks Canada and 97 other local food banks across the country.



## 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 \$8.6 million.



<sup>6</sup> Desjardins Group 2022 Social and Cooperative Responsibility Report, pages 14-16.



## 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'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 [2022 Social and Cooperative Responsibility Report \(pages 20-27\)](#).





## Our commitment to new initiatives<sup>7</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.

### 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. During a call for 2022 applications, fintechs were challenged to determine how impact tech companies can enhance the lives of Canadians using Environmental, Social, and Governance (ESG) factors. A total of 3 Canadian startups will be chosen to receive 8 months of coaching aimed at supporting their growth. They could also receive a potential investment of \$250,000.

### The Cooperathon

The Cooperathon brings citizens, communities, entrepreneurs, researchers and academic and institutional groups together to build a socially responsible future. This marathon of cooperation aims to find innovative solutions to real social issues.

This year's theme was "Innovation at heart to lead the change." The Cooperathon awarded more than \$50,000 in prizes and support to teams whose ideas stood out for their potential for social impact. Two grand prizes were awarded: one to a Beta startup in the development stage with a working prototype and one to an Alpha team made up of aspiring entrepreneurs without a working prototype.

The Beta Grand Prize was awarded to HOP Tech, which developed IoT machine learning applications for the identification and stratification of patients with respiratory disease, type 2 diabetes and heart failure.

The Alpha Grand Prize was awarded to Aqua Preserve, which combines the use of a 4K underwater camera with intelligent facial recognition to monitor invasive species in lakes and rivers.

### The Momentum Fund

The Momentum Fund is a tool for supporting the growth of small and medium-sized businesses. In 2022 alone, Desjardins Group provided \$6.4 million to 752 Quebec and Ontario businesses through this fund.

<sup>7</sup> Desjardins Group [2022 Social and Cooperative Responsibility Report](#), pages 39-46.



## Doing what's best for our clients<sup>8</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 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 [desjardins.com/ca/about-us/social-responsibility-cooperation/cooperative-movement/accessibility](https://desjardins.com/ca/about-us/social-responsibility-cooperation/cooperative-movement/accessibility).

## Innovations that make life easier<sup>9</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:



**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 and optional performance-based program allows clients to learn about safe driving and save on their car insurance based on how they drive.<sup>10</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, 6,800 LinkedIn® followers and more than 21,000 Twitter® followers.

<sup>9</sup> Not all products and services outlined below are offered across all provinces.

<sup>10</sup> Please note Ajusto is only currently available to policyholders in Ontario and Quebec.

## Supporting our people<sup>11</sup>

Desjardins Group is the largest private employer in Quebec. In addition to being named one of Canada's Top 100 Employers for the 12th straight year, Mediacorp Canada also recognized Desjardins Group as one of the Top Family-Friendly Employers in 2022. The Group was also ranked 4th in the world and 1st in Canada on Forbes magazine's list of the World's Top Female-Friendly Companies.

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 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 2022, Desjardins Group invested \$108.6 million in staff training and development activities, in large part through the Desjardins Cooperative Institute. This represents 2.4% of our total payroll and 1.9 million hours of training. This 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>11</sup> Desjardins Group [2022 Social and Cooperative Responsibility Report](#), pages 52-59.



Desjardins Insurance refers either to Certas Direct Insurance Company, underwriting of automobile and property insurance in Ontario and Alberta, to Desjardins General Insurance Inc. in Quebec or to Certas Home and Auto Insurance Company, underwriter of automobile and property insurance for the Desjardins Agent Network.

Certain conditions, exclusions and limitations may apply. The terms and conditions of the coverages described are set out in the insurance policy, which always prevails.

Desjardins®, Desjardins Insurance® and related trademarks are trademarks of the Fédération des caisses Desjardins du Québec, used under licence.

The Personal® and related trademarks are trademarks of The Personal Insurance Company, used under licence.

Radar™ is a trademark of Desjardins General Insurance Group Inc., used under licence.

Ajusto® is a registered trademark of Desjardins General Insurance Inc., used under licence.

Facebook® is a registered trademark of Meta Platforms, Inc.

LinkedIn® is a registered trademark of LinkedIn Corporation.

Twitter® is a registered trademark of Twitter Inc.