



Farm Mutual Re
Collaborate. Empower. Succeed.

Environmental Sustainability

Youth & Education

Thriving Communities

Empowering Our Mutual Community

2023 Community Investment Report

Our office garden



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Land Acknowledgment

Farm Mutual Re would like to acknowledge that our office is built upon the traditional lands of the Neutral, Anishinaabe and Haudenosaunee peoples. We pay tribute to their legacy and the legacy of all Indigenous Peoples of Canada.



Our office

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CEO Message

“To prosper over time, every company must not only deliver financial performance, but also show how it makes a positive contribution to society” – Larry Fink

This famous quote rings true for Farm Mutual Re and I am pleased to report that we continue to answer the call to action. In 2023 we again stepped up to protect the environment, support youth and education, foster health and wellness, and contribute to our community. Simply put, we care and we take action.

Climate change is adversely affecting our world, our industry, and our business. Every person and every organization must do their part to combat the effects of this crisis. We need to address it as a collective movement for all of humanity. To that end, I am proud that not only is our business conducted in an environmentally

responsible way, but we continue to seek out and implement green initiatives to improve the health of our local ecosystem.

We invest in the leaders of tomorrow by contributing to their educational journey today. We know the younger generations are facing a new world with unique challenges. Supporting them ensures we have a society in the future that is filled with individuals who will spearhead positive change for our world.

Through philanthropic endeavours and volunteer actions, we cultivate healthy and safe communities. Our internal focus echoes this effort. We value our employees and celebrate the diversity of our staff. Through wellness programs and inclusive practices, we aim to strengthen and support our people.

We are also there for our members as extreme weather events increase in intensity and frequency. We are in the business of protecting our communities when disaster strikes. Catastrophes will continue to happen, and we will remain steadfast in empowering and advancing the mutual community.

I’d personally like to thank all the employees who have rolled up their sleeves one way or another and contributed to the advancement of our four areas of focus over the past year.



Jean-Pierre Gagnon
President & CEO





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We Are Dedicated

We conscientiously contribute to creating a better world – for the planet and our society. Sustainability is at the core. Where we see a need, we try to help, whether through green initiatives or giving back to our communities with philanthropic endeavours or volunteer action.



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About Us

To crystalize our focus, in 2023, we honed our new vision, mission and values. The simplicity of the words provides more clarity around what we do and how we do it. The why does not change. We remain passionate about empowering and advancing the mutual community.

Vision

We enable our partners to thrive with us

Mission

Strengthen the mutual insurance community



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Our Values



Care

You matter.

Care fosters environments where we encourage diverse perspectives and practise empathy so individuals feel empowered, heard, and safe to express themselves. Care builds inclusive, deep-rooted relationships to support collaboration and success.

Sustainability

We're here for you.

Sustainability cultivates resilient practices that encourage the environment, the business, and people to thrive. It balances the needs of the present while safeguarding resources and ecosystems for future generations, fostering responsibility for the well-being of the local and global community.

Trust

We believe in you.

Trust underpins all our relationships, decisions, and actions. It requires integrity, transparency, and accountability in everything we do. A culture of trust weaves a safety net of empowerment around us where we are not afraid to try or fail. Trust moves us all forward.

Courage

You've got this.

Courage means we do the right thing even when choices are difficult. With courage we explore uncharted territories and step beyond comfort to respectfully challenge assumptions and biases, while holding true to our values. Courage allows us to be ourselves.



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Environmental Sustainability

How We Work

Being environmentally responsible is at the core of who we are. Our actions reflect the importance we place on supporting nature's fragile ecosystem. We know it is essential for everyone to do their part. It affects our very existence.

Our office garden



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LEED® GOLD Certified Office Building

Our office building is LEED® GOLD Certified. Leadership in Energy and Environmental Design (LEED) is a rating system that is recognized as the international mark of excellence for green buildings in 150 countries. Our building contributes to a healthier working environment through better air ventilation and more natural daylight. Our building and landscape designs reduce waste, conserve energy, and decrease water consumption.



One of our green roofs

Specific Building Features



Lighting

A high efficiency lighting system reduces our energy consumption and lowers CO₂ emissions. Electronic ballasts allow for daylight harvesting which reduces light intensity during daylight hours. Most areas are motion-sensor controlled, turning lights off when an area is not in use. Throughout 2023 we continued to convert to LED lighting.



Storm Water

Our stormwater management system was designed in conjunction with our proximity to a provincially significant wetland. Multiple settling points reduce sediment and contaminants prior to stormwater release into the wetland. Studies were completed to ensure there was a reduced impact on the wetland area.



Ground Source Heating

The ground source heat pump system contains over 80,000 linear feet of underground piping extending under the parking lot. Primary pumps circulate vegetable-based glycol fluid through the piping allowing us to extract heating and cooling energy from the ground depending on the season.



Windows

Automated window blinds control heat and light and are automatically controlled by computer and photocell. High performance glass was used in the windows to reduce heat as well as noise.



Green Roofs

Three areas of our roof have been fitted with green roof plantings. This reduces our heat island effect by absorbing the sun's heat and not allowing it to heat the surrounding air. This layer of earth helps to absorb sound as well as insulate the building, reducing the need for energy to cool and heat spaces. The green roof also enhances stormwater retention of the building by slowing the rate of water runoff as well as providing cleaner water to permeate the ground. These plants are drought tolerant, requiring only 2.5 cm of rainfall per month, which keeps the roof maintenance minimal.



Ultra-low Flow Water

Rainwater is gathered from our main roof into external cisterns and used as non-potable water for flushing toilets. This reduces the usage of potable water for sewage conveyance. Most washrooms contain ultra-low flow toilets, dual flush toilets, ultra-low flow faucets and cloth hand towels. The faucets are automated to reduce excessive water use. Furthermore, water hydrants located around the building are fed from our rainwater collection system to avoid depleting the city's potable water supply.



Reduced Energy Consumption

A central computer monitors room temperature and CO₂ levels, adding fresh air only when required. Rooftop energy recovery ventilators use the recovered heat from exhaust air to pre-heat incoming airflow. These techniques reduce the energy consumption of the mechanical systems by allowing the system to function minimally.



Drought Tolerant Vegetation

No landscape irrigation system is installed on the property. To mitigate our potable water consumption, drought tolerant vegetation was chosen for landscaped areas. These types of plants have adapted to drought or "dry" conditions and therefore need less water to survive.

Our Green Procurement Strategy



Catered employee lunch with chafing dishes and tableware to reduce waste.



Wherever possible, we purchase items with the least amount of packaging. For example, when we cater lunches – we ask that sandwiches be served on a tray and not individually packaged.



We do not use sprays or pesticides on our property. Weeds are controlled with mulch and ground cloths or pulled manually.



We use Forest Stewardship Council (FSC)-Certified 30% recycled copy paper that comes from Quebec.



We use eco-friendly cleaning products.



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Employee Impact

We are dedicated to continuous learning and improvement on our journey to advance the health of our planet's fragile ecosystem. Our employees play a key role in bringing forth new ideas and implementing positive changes.



Window art displaying the initiatives employees engage in to help the planet.



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Our Green Team

The highly engaged 350 Pinebush Green Team, made up of employee volunteers from Farm Mutual Re, Ontario Mutual Insurance Association (OMIA) and Collectivfide, made a significant difference through their initiatives.

Microforest



In partnership with Sustainable Waterloo Region, volunteers from Farm Mutual Re, Ontario Mutual Insurance Association (OMIA) and Collectivfide rolled up their sleeves in May to plant 100 native trees and shrubs on our property. Naturalizing the land has many ecological benefits such as removing greenhouse gases from the atmosphere, increasing the local tree canopy, and creating a habitat for insects and animals.

Adopt-a-Road



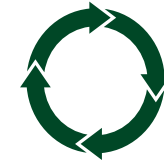
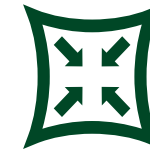
As participants in the Region of Waterloo's Adopt-a-Road Program, we commit to cleaning the section of Pinebush Road from Townline to Franklin every spring and fall.

Office Garden



The office garden was planted and tended by volunteers and all produce harvested was donated to the Cambridge Food Bank.

We reduce, reuse, recycle



Living Green Lunch & Learn



Green Team Chair introducing guest speaker

Our Green Team hosted a speaker from Sustainable Waterloo Region for our first Lunch & Learn session who explained many commonly heard concepts in sustainability, defined the scopes of emissions and how they are measured, as well as what part each of us can play in helping the environment.

Recycling Programs



In 2023:
25 kg of batteries
86 writing tools
28 eyeglasses

Since 2020:
928 milk bags

Our recycling programs keeps batteries, milk bags, writing instruments and eyeglasses out of the local landfill.



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Reducing Waste

- The life of our old equipment is extended when it is donated to organizations in need to avoid adding it to landfills.
- Our Claims department implemented an electronic document management system in 2017 significantly reducing our volume of printing. While some printing does occur organizationally to support other business processes, we continue to recycle printer toner as needed.

Reducing Vehicle Emissions

- We have four electric vehicle charging stations in our parking lot free for employees and visitors to use.
- We request employees to carpool when attending company events.
- We provide bike racks and a bike room to encourage employees to cycle to work.

sustainable
WATERLOO ▸ REGION

Member of Sustainable Waterloo Region

Sustainable Waterloo Region is a social enterprise nonprofit committed to helping the local businesses and the Region of Waterloo become environmentally and economically sustainable and strong. Their mission is to lead the transformation to sustainable systems of energy, mobility and construction to help build a cleaner, more diverse economy, and a more just and equitable community. As an Impact Member we learn from their resources and networking events on how we can advance our green initiatives.





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Youth & Education

Investing in the Leaders of Tomorrow

We know young people want to make impactful positive change on the world; and education is key. Our planet and society need their input, so we continue to support their learning. With positivity and ingenuity, the leaders of tomorrow will be able to navigate the complex challenges the world presents.



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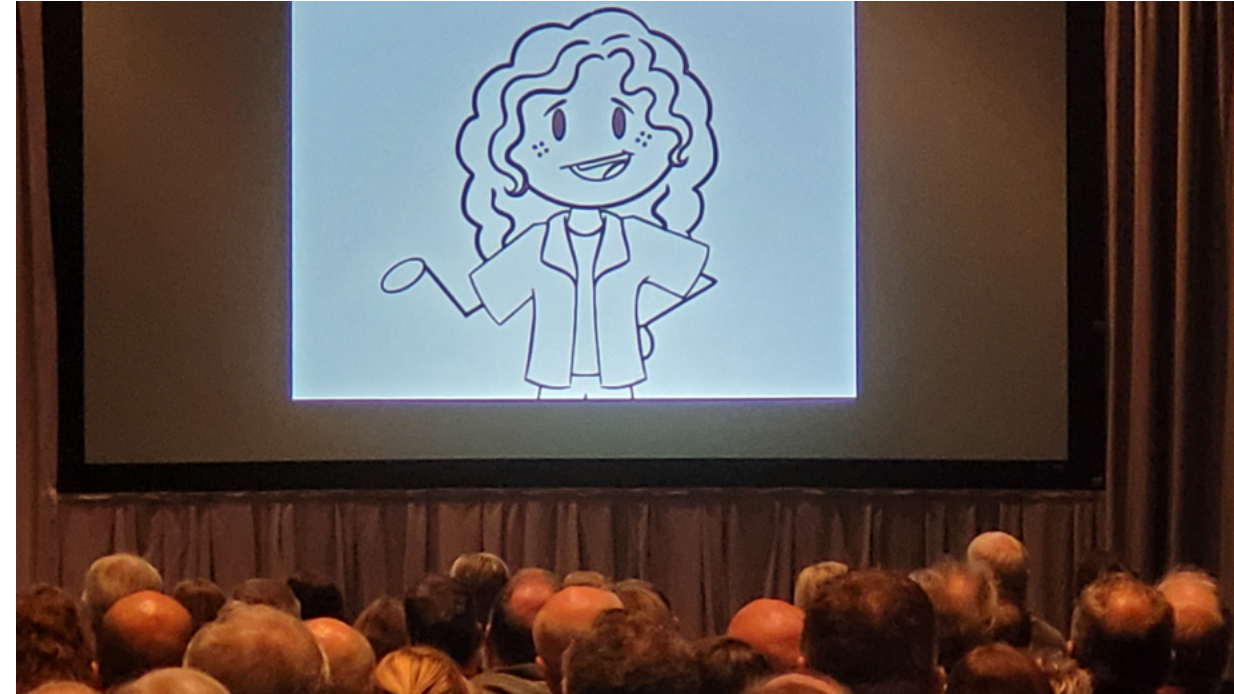
The Farm Mutual Foundation

The Farm Mutual Foundation (Foundation) was created to help children of people employed in the mutual community pursue post-secondary education. With our financial support, contributions from the mutual community, and fundraising activities, the Foundation has awarded more than \$3.8 million in scholarships since its inception in 2005 to eligible students.

To apply for a scholarship, eligible students must submit an essay or video addressing a particular issue. Here is the 2023 topic.

Without referencing your own political affiliation, provide your insights on the following questions:

1. What does it take to be an informed voter?
2. Why is it important to exercise your right to vote?
3. What would motivate you and your peers to participate in the next election?



One student's application was an animated video.



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We Support Co-operative Education

Our co-operative education positions help students enrolled in post-secondary education programs and people entering the workforce make career decisions and develop the knowledge, skills, and social behaviours essential to workplace success. Since the inception of the Co-op Program in 2010, Farm Mutual Re has welcomed a total of 103 co-op students, with 22 becoming full-time employees. In 2023, four co-op students successfully completed their term with us.

4-H Ontario

In partnership with Ontario Mutuals, we also support 4-H Ontario.

4-H Canada is a not-for-profit organization that is focused on strong leadership for world-class positive youth development experiences in Canada. We are happy to support 4-H Ontario in their efforts to provide positive youth development experiences in the province.

The mission of the 4-H movement in Canada is to empower youth to be responsible, caring and contributing leaders that effect positive change in the world around them.





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Thriving Communities

Setting People Up for Success

“Collaborate. Empower. Succeed.” These words are more than our tagline, they explain how we work, and how we support our diverse employees and communities so all can flourish.

Empowering Our Employees

Employees are the backbone of our business, and their engagement equals our success. To help our employees flourish, we do all we can to fortify a supportive culture and foster a sense of camaraderie. We offer a workplace that supports physical, emotional, and mental well-being as well as opportunities to learn and grow both professionally and personally.



Hybrid Work Environment

Our organizational culture thrives on relationships and flexibility. Our hybrid work environment allows our employees to work remotely for greater productivity and engage at the office to maximize connection, collaboration and learning. Flexibility is a driving force behind our work arrangements and workplace schedules balance business and personal needs.



Focus on Learning

We offer professional development opportunities to foster growth mindsets throughout the organization. We believe that learning never stops, and our Continuous Performance Management program encourages development conversations at least three times per year. We invest in professional development through our offsite Professional Development days and Individual Development Plans which are co-created by a leader and employee. Our focus on conscious inclusion taught us about our unconscious biases and how to take intentional, courageous action to cultivate an environment where people can be themselves and belong.



Employee Engagement

Our employees' voices matter! Feedback from our semiannual Employee Experience Surveys is used to enhance or design practices, policies and initiatives that create the greatest positive impact.

Innovation Academy

This is a full-time 18-month program focused on growing innovation talent from within the organization and is open to any employee across Farm Mutual Re. The successful employee works with the Innovation team and engages directly in the innovation process and projects. They are not only supported with hands-on learning but also have the opportunity to take external courses and accreditation toward their area of focus. After 18 months, successful employees will request approval to graduate into a full-time specialist role.

Innovation Rotational Program

This innovation skill development program helps employees transform their daily work activities and explore opportunities to future-proof the organization. The program is self-selected and self-directed, supporting Farm Mutual Re's focus on employee empowerment. Employees progress through four tiers, going from fundamental to advanced understanding.

Employees are recognized and rewarded for growing an innovation skill set through our Innovation Recognition initiative, which is a unique physical representation of the skills each employee has built – LEGO® brick by LEGO® brick.





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Equity, Diversity & Inclusion Statement

We are committed to inclusion for all through the strength of our relationships.

We're passionate about empowering and supporting our employees and business partners. We strive to cultivate belonging where everyone can be their authentic and best selves. Innovation, creativity and collaboration, driven by diversity, will propel us into the future and enrich our collective success. We invite you to celebrate, learn and grow equity, diversity and inclusion with us.

Equity, Diversity & Inclusion



We continue to make progress on our Equity, Diversity, and Inclusion (EDI) journey. We believe with this focus over time we will improve the representation of diverse talent at Farm Mutual Re. We will have a clearer indication of barriers to EDI and solutions to remove them. With greater engagement and participation in EDI initiatives we will enhance our employee experience and have greater cross-functional collaboration in solution development and innovation. Ultimately, this will lead to greater member and business partner satisfaction.

Our EDI strategy is based on five focus areas.

Organizational Commitment and Development

- We launched our EDI Council to provide strategic direction and sponsorship.
- Grassroots involvement continued from our EDI Champion Committee which is comprised of interested employees.
- We amplified our EDI commitment through internal and external communications.

High-Quality Diverse Talent

- We enhanced our recruitment practices to identify opportunities for enhancements.
- We also identified practices promoting inclusion and fairness.
- We created new practices, including a mandatory recruitment training program for hiring leaders and teams with the aim to enhance consistency, inclusivity, accessibility, objectivity, and equity.

Inclusive Infrastructure

- We implemented physical facilities enhancements to support equity-deserving groups.

For example, we introduced a Quiet Room so employees and guests have a comfortable place for prayer, meditation, or reflection. This space was created collaboratively with inclusion in mind and will be open for all to use regardless of religious or spiritual affiliation.

EDI Awareness and Competency

- We enlisted an external EDI expert to conduct Conscious Inclusion training with all employees to understand how we assess information that can lead to unconscious assumptions, bias and unintentional harm.
- We incorporated virtual learning into our onboarding program that focuses on Diversity and Inclusion, and Gender and Sexual Diversity.

External Outreach and Social Responsibility

- We better aligned our EDI focus areas with our community investment initiatives.
- Our philanthropic giving also aligns with many of our EDI initiatives including donations to Camino Wellbeing, SPECTRUM, and The Healing of Seven Generations.

In 2023, we continued to advance our EDI initiatives and enhance awareness at Farm Mutual Re through employee communications, events, and community partnerships.

Black History Month



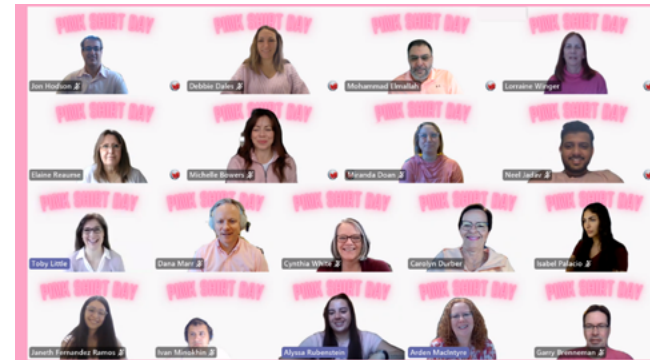
A series throughout February highlighting local Black businesses and historical Black Canadians.

Diversity Month



Introduced Humans of Farm Mutual Re, a place to highlight different employees' cultures and backgrounds. We also hosted an international potluck where employees brought in their favourite dishes to share more about their culture.

Pink Shirt Day



Wearing pink to support anti-bullying.

Eid Celebration



Samosas in the office.

International Women's Day



Employees who identify as female received a rose and an empowering message.

Pride Month



In June, we celebrated Pride month with Pride & Popsicles, a staff event with trivia relating to Pride awareness.

In addition to these initiatives, many company-wide communications were sent to recognize and promote awareness around other historical events and celebrations that honour the contributions of diverse communities.



International Day of Truth & Reconciliation



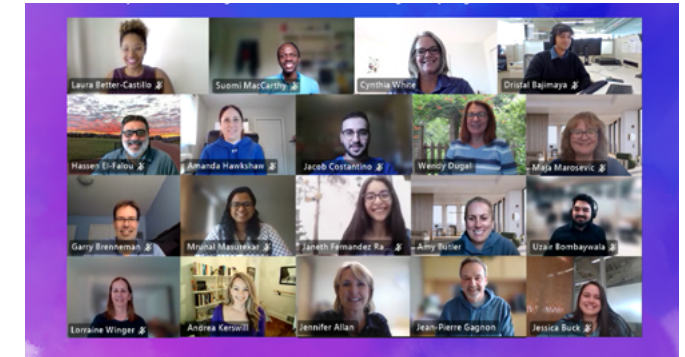
Employees wore orange shirts and gathered in person and virtually to stream a truth and reconciliation webinar. This webinar deepened our understanding and knowledge of indigenous experiences and the importance of acknowledging truth before reconciliation.

Volunteer Day



On July 11th, employees volunteered their time cleaning up the gardens and landscape at Camino Wellbeing. The Camino Wellbeing + Mental Health initiative serves as a unified effort that brings together the valuable work of Carizon Family and Community Services, KW Counselling Services, and Monica Place.

National Disability Employment Awareness Day



Employees wore blue and purple shirts to show awareness.

9to Thrive

We aspire to improve the health and wellness of our staff

Committed to elevating the overall well-being and engagement of our team, we've partnered with 9toThrive, a specialized wellness company. Their comprehensive wellness program is designed to enhance individual health, foster connection, and promote engagement in the hybrid world.

Initiatives include:

- Collaborative Team Challenges
- Daily Virtual Recharge Breaks
- Personalized one-on-one Health Coaching
- Interactive Lunch & Learn Sessions
- Onsite and Virtual Fitness Classes
- Virtual Mental Health Breaks
- Dynamic Cooking Demonstrations
- Thrive Interactive Stands – Allows employees to experience, taste, and discover simple ways to optimize their well-being
- Group Coaching Programs - 2023 themes were: Better Sleep and Reversing Low Back Pain
- Incorporating Energize Breaks into meetings, conventions, and staff gatherings
- An On-Demand Library featuring over 1000 health and wellness resources for employees and their families





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Through these initiatives, we aim to not only improve the physical and mental health of our staff but also strengthen connections and boost overall engagement. The daily live online sessions play a crucial role, serving as a pivotal component that ensures our team stays connected, fosters a supportive environment, and offers essential mental and physical breaks for renewed energy, resulting in a more engaged work experience.

- Our staff can stay active in our beautiful, state-of-the-art fitness centre
- We provide mental health support through our family assistance program
- We offer nutritional options at company functions
- Our Wellness Committee members are ambassadors of balanced, healthy lifestyles





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Corporate Giving

Farm Mutual Re takes meaningful, actionable steps to make a positive impact on our community. Since our beginning in 1959, we have given back through corporate giving and volunteerism.

Our Power of We Committee plays a large part in coordinating Farm Mutual Re's charitable donations throughout the year focusing on health causes and supporting the disadvantaged. Over \$100,000 is allotted for community philanthropy annually. In 2023, Farm Mutual Re contributed to local hospitals, food banks, mental health associations, charities and community organizations throughout the Region of Waterloo.

Each full-time employee has the opportunity to allocate \$200 to a registered charity, or sports team of their choice every year.

We offer one paid volunteer day per year to each full-time employee to assist a charity or community organization close to their heart. We also allow employees paid time off for other group volunteer work that doesn't count towards their "volunteer day."



In 2023, Farm Mutual Re organized a volunteer day at Camino Wellbeing + Mental Health, an organization that supports the wellbeing and mental health through the unification of Carizon, KW Counselling Services, and Monica Place.



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Empowering Our Mutual Community

A True Partner

The mutual insurance community is our home base. No matter where we go in Canada or around the world, we ensure we conduct our dealings for the betterment of the mutuals — from cultivating our mutual network to supporting our mutual affiliations.

Image from Farm Mutual Re Information Session at the 2023 Presidents & Managers meeting in London, ON.

Pictured (left to right): Ed Forbes (Board Chair), Jean-Pierre Gagnon (President & CEO), Amy Butler (Senior Vice President & CFO), Patrice Rouse (Chief Legal Officer & Corporate Secretary)

We Support Our Members

Beyond our core business, we are always looking for ways to further support our members.

Throughout 2023, we shared resources with our members that they could use to inform their policyholders on how to mitigate property risks stemming from extreme weather events. This included posting Farm Mutual Re “What’s the Risk” information and other material from external subject matter experts on our social media platforms.



Farm Mutual Re was one of the founding sponsors of Partners for Action (P4A) in 2015, and has continued to support its development at the University of Waterloo’s Faculty of Environment

P4A is an applied research initiative that empowers Canadians to become flood resilient in different ways. Through FloodSmartCanada.ca, it promotes inclusive, evidence-based awareness and preparedness actions. Taking a collaborative approach, it brings together business, government, not-for-profits, and academic representatives to create and share knowledge to better understand and manage flood risks exacerbated by climate change.

P4A researchers have been leading work on equity-informed flood risk assessments, property buyouts for managed retreat, and climate resilient retrofits thanks to partnerships with Canadian Red Cross and others, and co-organized events such as a Climate Caucus webinar series on building local resiliency for municipalities nationwide, Understanding Risk BC 2023, and a pilot Flood Resilience Challenge Game in Cambridge.



We are a member of the Institute for Catastrophic Loss Reduction (ICLR) — a world-class centre for multi-disciplinary disaster prevention research and communication. ICLR was established by Canada’s property and casualty (p&c) insurance industry as an independent, not-for-profit research institute affiliated with Western University. Institute staff and research associates are international leaders in wind and seismic engineering, atmospheric science, risk perception, hydrology, economics, geography, health sciences, public policy and a number of other disciplines. The Institute champions seismic and climate resilience based on science.

Climate Change Resiliency



The #ClimateChangeResiliency campaign shares resources from ICLR and P4A on social platforms to provide more awareness on how policyholders can protect themselves against damage from climate change events such as floods and storms.

Valued Partners



We are an active member of the Canadian Association of Mutual Insurance Companies (CAMIC). Their mission is to empower member-owned mutual insurance companies in Canada through national advocacy, education, services and the promotion of the value of mutuality. CAMIC's vision is to be the recognized leader in helping Canadian mutual insurance companies become the insurers of choice of the Canadian Public.

Farm Mutual Re was a sponsor of the 2023 CAMIC Conference in Halifax. The CAMIC conference is an important event that offers professional development and networking opportunities to attendees from across the country. There, Jean-Pierre Gagnon, our President and CEO, moderated the reinsurance panel.

We lend our expertise to the organization. Our Chief Operating Officer, Jeff Consitt, continued to serve on CAMIC's Board of Directors in 2023, having served as Chair from 2020-2022.



We are an associate member of the Ontario Mutual Insurance Association (OMIA) which is the overarching trade association for 35 independent mutual insurance companies across Ontario. Each of these is 100% Canadian and owned by its policyholders, and most are more than a century old. OMIA's function is to share resources, discuss issues of common concern and explore opportunities for growth and development among their member companies. At OMIA, they enable their member companies to achieve and maintain a high level of excellence by providing leadership through education, training, marketing, and support services.



We are a member of the National Association of Mutual Insurance Companies (NAMIC). NAMIC is the only U.S. trade association representing mutual property and casualty insurance companies. Their mission is to be the foremost advocate and thought leader for the mutual insurance industry. They strengthen U.S. and Canadian members by providing leadership in advocacy, education, and association services. Through their advocacy programs they promote public policy solutions that benefit policyholders, and the NAMIC member companies that exist to serve them.



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icmif

International Cooperative and Mutual Insurance Federation

We are a member of the International Cooperative and Mutual Insurance Federation (ICMIF). ICMIF is the only global association for cooperative and mutual insurers. As a membership organization, the Federation's mission is to help its member companies achieve their strategic goals and sustainably grow in their local markets by leveraging the knowledge, competencies and experience of ICMIF's global network. ICMIF is a purpose-led, professional membership organisation, focusing on strategic priorities for a modern world.

Focusing on the key areas of mutuality, sustainability, and business transformation, ICMIF's networking and business intelligence activities leverage the knowledge, competencies, and experience of its global network of member-owned and purpose-led insurance companies across 60 countries. Through its influence work, ICMIF represents the interests of global mutual/cooperative sector – accounting for approximately 26% of the global insurance market - to key business partners around the themes of resilience, disaster risk reduction, sustainable development, and responsible investing.



We choose to partner with firms who share our commitment to including environmental, social and governance (ESG) factors in investment decision making and ownership.



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Farm Mutual Reinsurance Plan Inc.

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