



# 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.

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# Highlights

- Combined, DGIG's subsidiaries represent the third largest property and casualty insurer in Canada.<sup>2</sup>
- In 2023, DGIG committed more than \$3,277,867 to donations, sponsorships, philanthropic partnerships and scholarships.
- Together, Desjardins Insurance and Desjardins Agents in Alberta, Ontario and New Brunswick donated more than \$371,000 to Food Banks Canada and 71 other local food banks across the country.
- In 2023, Desjardins Insurance Agents gave back to their communities by delivering coffee, flowers, and donations to frontline workers, long-term care facilities, food banks, and other charitable organizations in more than 1,000 "Better Things Moments."



## 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 **\$164,913,000** in taxes to all levels of government for the year ending December 31, 2022.<sup>3</sup>

In thousands of Canadian dollars	Income Taxes	Premium and Fire Taxes	Capital Taxes	Total Taxes
Newfoundland	(16)	753	-	737
Prince Edward Island	(7)	217	-	210
Nova Scotia	(118)	2,193	-	2,075
New Brunswick	(296)	4,041	-	3,745
Quebec	(12,338)	72,854	684	61,200
Ontario	(5,865)	97,339	-	91,474
Manitoba	(89)	354	-	265
Saskatchewan	(5)	121	-	116
Alberta	(902)	23,345	-	22,443
British Columbia	(28)	685	-	657
Yukon	(3)	103	-	100
Northwest Territories	(3)	110	-	107
Nunavut	(1)	24	-	23
<b>Total Provincial and Territorial</b>	<b>(19,671)</b>	<b>202,139</b>	<b>684</b>	<b>183,152</b>
<b>Total Federal</b>	<b>(18,239)</b>	<b>-</b>	<b>-</b>	<b>(18,239)</b>
<b>Total taxes</b>	<b>(37,910)</b>	<b>202,139</b>	<b>684</b>	<b>164,913</b>

For more information about the economic value generated and distributed by Desjardins Group, please consult the [2023 Social and Cooperative Responsibility Report](#) (page 32).

<sup>3</sup> Figures reflect information available as of May 15, 2024.



## Employees

DGIG employs more than 7,100 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, 2023:

Provinces	Full Time	Part Time	Total
Nova Scotia	2	--	2
New Brunswick	11	--	11
Quebec	3,250	294	3,544
Ontario	3,226	143	3,369
Manitoba	1	--	1
Alberta	227	4	231
<b>Total</b>	<b>6,717</b>	<b>441</b>	<b>7,158</b>

DGIG employs more than **7,100** people across Canada.

We also work with more than **1,772** 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 communities<sup>4</sup>

In 2023, Desjardins Group committed \$126 million in donations, sponsorships, philanthropic partnerships and scholarships – \$3,277,867 of which was contributed directly by DGIG.

### Donations

DGIG donated a total of \$1,517,908 in 2023 – including \$44,500 to the Canadian Red Cross, \$80,000 to arrive alive DRIVE SOBER®, \$495,000 to the Traffic Injury Research Foundation, and more than \$98,700 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 \$44,500 to the Red Cross last year alone.

#### arrive alive DRIVE SOBER®

In 2023, 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 2023, we provided a total of more than \$98,700 to members and clients through this program.

<sup>4</sup> To learn more, please see the Desjardins Group [2023 Social and Cooperative Responsibility Report](#), pages 38-39 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 2023, Desjardins invested \$6.2 million to help more than 471,000 young people through this initiative.

### 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, 2023, The GoodSpark Fund had committed a total of \$182 million to support 818 initiatives benefiting members, communities and regions. The Fund will invest a total of \$250 million by 2024.

### Together For Our Youth program

Desjardins Group also helps young people grow, succeed and achieve their full potential by working with partners to offer resources and tools related to education, employment and entrepreneurship, health and healthy lifestyles, and community involvement. In 2023, Desjardins invested \$86 million through

this program for donations, sponsorships, scholarships, financial education initiatives, solidarity-based finance programs, support for school projects and extracurricular activities, and more.

### 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. In total, DGIG donated \$1,220,000 for road safety partnership initiatives in 2023.

### GoodSpark Grants program

The Desjardins GoodSpark Grants program supports small businesses' commitment to innovation, investing in their employees and sustainable development. This year, the program provided \$3 million in total to help 150 small businesses in Ontario and the Atlantic and Western provinces.



## Employee fundraising and volunteer programs<sup>5</sup>

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

- 225 Desjardins Insurance Agents gave back to their communities by delivering coffee, flowers, and donations to frontline workers, long-term care facilities, food banks, and other charitable organizations in more than 1,000 "Better Things Moments."
- Desjardins Agents across Ontario, Alberta and New Brunswick donated more than \$371,000 to Food Banks Canada and 71 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. In 2023, a total of 35,074 donors—which is 62.3% of all Desjardins employees, directors and retirees—contributed to our Cares and Shares campaign. Between everyone's individual donations and the organization's contributions, a record \$9.5 million was raised.



## 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 continue to do our part to help Desjardins Group achieve net zero emissions by 2040 in their base operations and supply chain, lending activities and investments in 3 carbon-intensive sectors: energy, transportation and real estate.

Some of the steps we've taken to reduce emissions and improve our ecological footprint include:

- 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 [2023 Social and Cooperative Responsibility Report](#) (pages 25-31) and the report on [2023 Climate Action at Desjardins](#).





### The Cooperathon

Powered by Desjardins and Montreal New Tech, 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.

### The Momentum Fund

The Momentum Fund is a tool for supporting the growth of small and medium-sized businesses. In 2023 alone, Desjardins Group provided \$5 million to 620 Quebec and Ontario businesses through this fund. Since 2020, we've committed a total of \$19 million through this program.

## 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.

### Startup in Residence

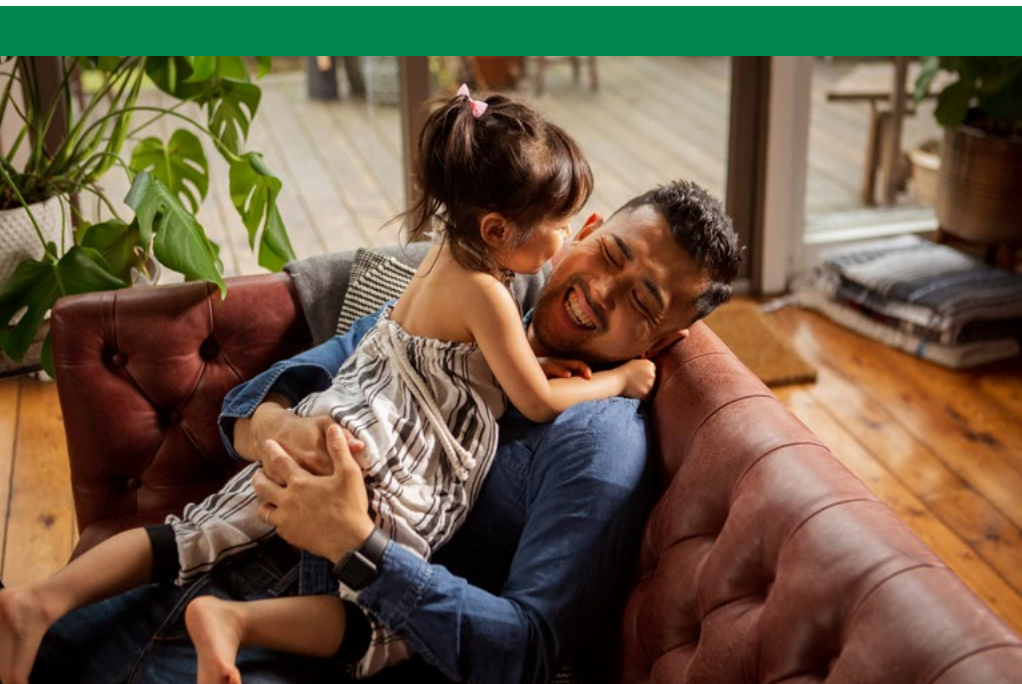
The Desjardins Group Startup in Residence program leverages the Group's expertise, network and values to support startups that are likely to have a positive socio-economic impact within Canada. In 2023, Startup in Residence launched 3 calls for applications on the themes of cybersecurity, real estate technology and sustainable technology. On top of receiving a non-dilutive grant of \$15,000 and support from highly qualified experts, the startups chosen to participate in the program are eligible for a potential investment of up to \$250,000.

<sup>6</sup> Desjardins Group [2023 Social and Cooperative Responsibility Report](#), pages 32-54

## 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 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.

The Desjardins Mutual Assistance Fund may also provide individuals experiencing financial difficulties with budget counselling and emergency loans and help them make lasting changes to how they manage their money. This successful program is a partnership between Desjardins and 40 community organizations in Quebec and Ontario specializing in financial literacy and budget counselling.



### Access to services

We're 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

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>8</sup>

Our Desjardins Insurance Home-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:



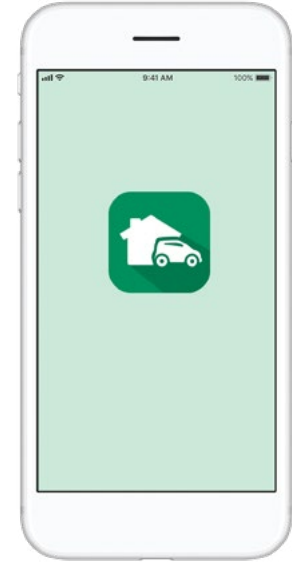
**Radar™** This feature in the app enables clients to track and prepare when severe weather is in the area – like high-winds, heavy rain, hail, and extreme weather like tornadoes and hurricanes. Clients can enter up to five locations they would like to track, and the app will notify them if bad weather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



**Ajusto®** This free and optional performance-based program allows clients to learn about safe driving and potentially 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.



**Alert™** Alert is a prevention program that includes a wireless home security system and a professional monitoring service subscription designed and operated by Roost®. It's a kit delivered to clients' doorsteps that they can install and manage through the Desjardins Insurance Home-Auto app. If a sensor detects a problem, such as a potential fire or break-in, clients will get a notification or text message 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 44,400 Facebook® followers, 9,000 LinkedIn® followers and more than 21,000 followers on the platform X.

<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 Alberta, Ontario and Quebec.

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

Desjardins Group is the largest private employer in Quebec. In addition to being named one of Canada's Top 100 Employers for the 13th straight year, Mediacorp Canada also recognized Desjardins Group as one of Canada's Top Employers for Young People. Plus, the Group earned Platinum Parity Certification from Women in Governance, the highest honour awarded by the organization.

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 2023, Desjardins Group invested \$208.2 million in staff training and development activities, in large part through the Desjardins Cooperative Institute. This represents 4% of our total payroll and 2.2 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>10</sup> Desjardins Group [2023 Social and Cooperative Responsibility Report](#), pages 47-54



Desjardins Insurance refers either to Certas Direct Insurance Company, underwriter 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.

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