

HERE FOR YOU  
NOW AND IN THE FUTURE

INTACT FINANCIAL CORPORATION | 2016 PUBLIC ACCOUNTABILITY STATEMENT

Intact Financial Corporation's 2016 Public Accountability Statement was produced and filed as a consolidated public accountability statement. It complements the Intact Financial Corporation Annual Report and provides an overview of activities undertaken in support of customers, employees, community members and governments during the fiscal year January 1 to December 31, 2016. All dollar amounts are expressed in Canadian currency.

**This Public Accountability Statement includes the contributions of the following subsidiaries:**

Belair Insurance Company Inc.

Intact Insurance Company

Novex Insurance Company

The Nordic Insurance Company of Canada

Trafalgar Insurance Company of Canada

Intact Investment Management Inc.

Equisure Financial Network Inc.

Grey Power Insurance Brokers Inc.

Canada Brokerlink Inc.

InnovAssur assurances générales inc

Intact Farm Insurance Inc.

Intact Ventures Inc.

Anthony Insurance Incorporated

Jevco Insurance Company

Metro General Insurance Corporation Ltd.

Canadian Direct Insurance Inc.

All requests for charitable donations can be submitted using the online application process at [www.intactfc.com/foundation](http://www.intactfc.com/foundation). The website also includes information about the Intact Foundation, our partners and initiatives.

Comments regarding this document may be forwarded to:

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# HERE FOR CANADIANS

## NOW AND IN THE FUTURE

Our company's roots date back 200 years to our early days as the Halifax Fire Insurance Association. Over the years, our business has evolved significantly. While we continue to invest in our people and work to meet our customer's changing needs, we recognize the importance of helping all Canadians. We are committed to strengthening Canada by way of our social responsibility program.

The intent behind our social responsibility program is to help Canadians. We are laser-focused on fostering innovative solutions to help reduce the impacts of a changing climate and to better protect Canadians. We want to help youth be resilient and we continue to encourage the citizenship of our employees.

Intact works with employees to support our communities through our employee giving program. The program offers matching dollars for their donations, provides grants for charities where employees volunteer and access to the time to provide hands on help to organizations who need it. We're steadfast in encouraging the citizenship of our people. That is why we are introducing a new on the job volunteer initiative for our employees to use their professional skills to help charities and communities solve problems. We're looking forward to expanding this program nationally in 2017.

We are committed to creating an inclusive and diverse environment throughout our business, including at the management and governance levels. In 2012, Intact signed the Catalyst Accord – a commitment to gender diversity at the Board level. We have attained both this goal and ones set by the 30% Club, of which we became a member in 2016. Today, 56% of our management roles are held by women and 33% sitting at a Board level. We expect that women will make up 42% of our Board in 2017.

Our commitment to diversity is rooted in action, both within our business and in the work of the Intact Foundation. Last year brought us the opportunity to invest in Egale Centre, an innovative youth shelter to help the 1 in 4 homeless youth in Toronto who identify as lesbian, gay, bisexual, trans, queer, intersex, and 2-spirit (LGBTQI2S). Egale Centre will provide counselling services and emergency housing exclusively to LGBTQI2S homeless youth. \$525,000 from the Intact Foundation has been committed to help provide services to shelter residents as soon as the doors open.

Governance remains a strong enabler of our social responsibility efforts. Intact was recognized once again as one of Canada's strongest governed corporations by The Globe and Mail Board Games Index in 2016, rising in rank from fifth to second (tied) out of 231 companies. With an increase in position from 35 to 30, Intact was also recognized by Corporate Knights Inc. as one of Canada's Best 50 Corporate Citizens.

Our efforts to combat the effects of climate change on the lives of Canadians were advanced in 2016, thanks in large part to the Intact Centre on Climate Adaptation™ (Intact Centre) which had an excellent first year. The launch of the Home Adaptation Assessment Program (HAAP) with the City of Burlington in Ontario was a significant milestone. It's an initiative that showcases a mutually beneficial partnership for municipalities and homeowners in flood management. Alongside the HAAP, the Intact Centre released a report card for Canada in flood preparedness in October 2016. Canada received a C- grade overall, indicating we still have a significant amount of work to do to protect ourselves, homes and communities. We are thankful for the leadership of Intact Centre Head

Dr. Blair Feltmate and his talented team of academics and professionals working to make Canada more resilient to climate change.

Building on the progress made in 2016, we are challenging ourselves to find new and relevant ways to realize positive social impact. You will see the first of these new ways in 2017, as we embark on the next iteration of our social responsibility strategy.

I am thankful to our customers for their belief in us as their insurance provider, to our employees and brokers for their constant focus on delivering for Canadians, the Board of Directors for their visionary leadership, and to our charitable partners, for their critical work in improving the lives of Canadians. We all benefit from their leadership and our shared vision of helping Canadians to prosper in good times, and be resilient in bad times.



**Charles Brindamour**  
Chief Executive Officer



# ABOUT US

Intact is the largest provider of property and casualty (P&C) insurance provider in Canada with over \$8.0 billion in annual premiums. Supported by over 12,000 employees, we insure more than five million individuals and businesses through our insurance subsidiaries and are the largest private sector provider of P&C insurance in British Columbia, Alberta, Ontario, Québec, Nova Scotia and Newfoundland & Labrador. We distribute insurance under the Intact Insurance brand through a wide network of brokers, including our wholly owned subsidiary, BrokerLink, and directly to consumers through belairdirect.



Intact Insurance is Canada's largest provider of home, auto and business insurance, the choice of more than 4 million customers. Intact Insurance focuses on what matters most to customers – getting them back on track – as quickly as possible after an unexpected event. Their coast-to-coast presence and strong relationships with more than 2,000 insurance brokerages mean the company can provide the outstanding service, comfort and continuity customers deserve. Intact Insurance accounted for more than \$7 billion, or 85%, of our total direct premiums written in 2016.

**belairdirect.**

belairdirect provides complete home and auto insurance solutions directly to consumers in the Maritimes, Québec, Ontario, Alberta, and British Columbia. With belairdirect, consumers have the option of buying coverage over the phone, via the Internet, or in person. belairdirect is one of the most recognized direct-to-consumer insurance brands in its markets, responsible for more than \$1 billion in premiums written through our direct-to-consumer distribution channel.



BrokerLink is one of the largest brokerages in Canada. It offers consumers products and services from a number of insurance companies, including Intact Insurance and Jevco. BrokerLink accounted for approximately \$700 million, or 9%, of our total direct premium premiums in 2016.



# OUR PURPOSE

Our purpose and values guide us every day – whether it’s for our customers, our employees, or for our communities. Our commitment to our purpose is one of the reasons why one in five Canadians trust us to protect what matters most to them. We acknowledge that we have an important role to play in the lives of customers, our employees, and Canadian society. In recognition of this, we’ve established a framework of fundamentals that reinforces our purpose for our stakeholders.

## WHO WE ARE

We are Canada’s leading provider of home, auto and business insurance protecting more than five million individuals and businesses. More people count on us for peace of mind than any other P&C insurance company in Canada.

We have a long and proud Canadian history. We trace our roots back to 1809 when a group of individuals formed the Halifax Fire Insurance Association – later to become Halifax Insurance Company – making us one of the country’s oldest companies. In the 1950s, the Halifax Insurance Company was purchased by Nationale-Nederlanden, one of the largest Dutch insurance companies at the time. Operating as ING Canada in most of the 1990s and 2000s, we became the largest provider of P&C insurance. Today, Intact Financial Corporation is an independent and widely held Canadian organization that is continuing its journey to be one of Canada’s most respected companies.

## OUR RECENT HISTORY

### 2009

On February 19, we became an independent Canadian company when investors acquired the ownership position of our organization from ING Group. We officially became Intact Financial Corporation later that spring, when we adopted our five core values – to behave with integrity, to respect each other, to be customer-driven, to strive for excellence and to be socially responsible.

### 2011

In May, we announced the acquisition of AXA Canada Inc. This strengthened our offerings, notably in business insurance, improved our capabilities to support insurance brokers, reinforced our competencies in risk selection, expanded our distribution platform and deepened the quality of our management team. During this time we welcomed more than 2,000 new colleagues to the Intact family.

### 2012

We announced the acquisition of Jevco Insurance Company (Jevco), which allowed us to expand our service to brokers through the opportunity to offer their clients complementary specialized products such as recreational vehicle insurance and specialty lines products to businesses. The Intact family grew by more than 500 people as a result of this acquisition.

### 2013

Unprecedented weather events and catastrophes impacted many Canadian communities, including significant flooding in Calgary and Toronto. We were there to help our customers get back to normal, offering exceptional customer service through it all. We announced the launch of our telematics initiative that allows drivers to save up to 25% on their auto insurance premiums based on their driving behaviours.

### 2014

We announced the acquisition of Metro General Insurance Corporation Limited (Metro) further strengthening our market position in Newfoundland and Labrador, and expanding Intact’s broad offering of products and services to Metro customers.

### 2015

Intact expanded operations in Western Canada through the acquisition of Canadian Direct Insurance Inc. (CDI), enabling us to offer products directly to consumers. With CDI joining the belairdirect family, we extended our ability to simplify the insurance experience for our customers.

### 2016

We announced the completion of the acquisition of InnovAssur assurances générales inc. This means we will be able to provide a full range of home and auto personal insurance products to current and future customers of National Bank General Insurance.

We were honoured to be recognized for the second consecutive year as an Aon Best Employer at the platinum level, as one of Canada’s Top 100 Employers, and as a Greater Toronto Top Employer by Mediacorp Canada Inc. (Mediacorp). For the first time, we were named one of Canada’s Top Employers for Young People for 2017 by Mediacorp.

For the third consecutive year, Intact Financial Corporation ranked as one of the Best 50 Corporate Citizens in Canada by Corporate Knights. We were also recognized again for our commitment to strong governance. The Globe and Mail’s 2016 Board Games awarded Intact with top marks for governance, ranking Intact second (tied) out of 231 companies, up from fifth position in 2016.

## WHY WE ARE HERE

We help people, businesses and society prosper in good times and be resilient in bad times.

## WHAT WE OFFER

With our comprehensive and broad range of home, auto and business insurance products, we offer customers protection that is tailored to meet their unique needs. We also offer customers the choice to acquire our products directly from us or through insurance brokers.

## WHAT WE WANT TO ACHIEVE

We will earn the right to be one of Canada's most respected companies. A company where we are true to our values, where our people are engaged because they know their work matters and where our customers are our advocates – because they know what matters to them, matters to us.

## HOW WE WILL DO THIS

We will strive to provide an experience to customers that will be second to none.

## WHAT WE BELIEVE

Insurance is not about things. Insurance is about people.

## WHAT SUCCESS LOOKS LIKE:

Our goals provide the means for us to achieve our purpose. By being customer driven, investing in our people and working to become the most respected company in markets where we operate, we will work collaboratively with our stakeholders to achieve them.

Our Future	Our Objective	Our Strategy
Our customers are our advocates	2 million advocates	Focus on the customer
Our people are engaged	Be a best employer	Invest in people
Our company is one of the most respected in Canada	Beat industry Return on Equity by 5 points and Net Operating Income per Share up 10% yearly over time	Excel on the fundamentals and strengthen distribution



## OUR VALUES

### We behave with integrity:

- We demonstrate the highest ethical standards of personal conduct
- We behave with honesty, integrity, openness and fairness when dealing with each other, customers, partners and governments

### We respect each other:

- We value the diversity of our people and their dreams
- We foster an environment conducive to personal growth and development and to new opportunities
- We recognize and value the contribution each of us and our teams are making to our success

### We are customer driven:

- We listen to customers, understand their needs, offer the best solutions and deliver on our promises
- We make it easy for customers to deal with us
- We go beyond expectations and always deliver an outstanding experience

### We strive for excellence:

- We are disciplined in our approaches and our actions, which is why we excel in all aspects of our business
- We embrace change and the opportunities it creates, encourage innovative thinking and always seek to improve
- We value and reward high performance and success
- We provide high value to our stakeholders

### We are socially responsible:

- We respect the environment and its finite resources
- We believe in making the communities where we live and work safer, healthier and happier
- We encourage the involvement and citizenship of all our employees

## OUR APPROACH TO GOVERNANCE

Good corporate governance and sound market practices underpin our behaviours and actions at all levels of the organization. Our Board of Directors oversees the company's actions with a view to upholding rigorous governance principles, structure and processes. It reviews compliance activities that relate to our market conduct, our ombudsman and privacy office. Finally, it provides oversight on our customer, broker and regulatory relationships. Our company also monitors ongoing corporate governance developments and best practices.

## LIVING OUR VALUES

Our code of conduct, which details our highest ethical standards of conduct, promotes our core values of integrity, respect, excellence, social responsibility and being customer driven. These values shape the way in which we conduct our business and are central to our governance and compliance framework. In addition to our code of conduct, we adhere to the Insurance Bureau of Canada's Standards of Sound Marketplace Practice in our dealings with consumers.

## OUR SOCIAL RESPONSIBILITY STATEMENT

At Intact we respect the environment and its finite resources and we believe in making the communities where we live and work safer, healthier and happier. We demonstrate this by being environmentally responsible in our operations, supporting our employees in their citizenship endeavours, encouraging climate change adaptation and fostering vibrant and resilient communities for all our stakeholders.

## OUR ENVIRONMENTAL STATEMENT

At Intact, we believe that respecting the environment is fundamental to the well-being of the communities where we live and work. We believe that as Canada's leading provider of home, auto and business insurance, we have an important role to play in helping Canadians adapt to climate change and assisting communities in preparing for changes in weather patterns. We are committed to being environmentally responsible in our operations and encouraging the awareness and responsibility of our employees on environmental issues.

# CUSTOMERS



In May of 2016, millions across Canada watched as wildfires took over the community of Fort McMurray, Alberta and surrounding areas, forcing tens of thousands of residents to flee their homes. The unprecedented wildfire consumed roughly 590,000 hectares and destroyed approximately 2,400 homes and buildings.

Within hours of the news of the wildfires, Intact Insurance, belairdirect and CDI swung into action, making more than 1,000 claims employees available to support displaced customers, and help them access the finances and resources they would need during this difficult time. Representatives were also stationed at the four evacuation centres throughout Southern Alberta to be face-to-face with customers. The use of satellite imagery and geocoding technology provided a clear picture of the fire's impact and enabled us to assess the damage quickly.

Once the authorities deemed it safe for people to re-enter the town, our dedicated employees established a temporary claims office on the site of a Fort McMurray car dealership. We worked with the Provincial government to ensure access to the town as soon as possible to greet residents as they returned home. Part of our response also involved making sure our operations in Fort McMurray were entirely self-sufficient, so we would not detract from resources available to locals. "People could walk right in and talk to the claims professionals face-to-face," said Rosa Nelson, Vice President, Intact Insurance Western Region. "We have an exceptional claims team and we flew in experts from across Canada to staff our temporary office in Fort McMurray. Having that on-the-ground presence meant we could provide maximum value to residents, many of whom were going through the worst experience of their lives. We were able to listen to them, support them and provide them with funds on the spot."

For our employees, the primary objective was to do everything in their power to provide customers with quick, responsive support to help residents and their family members get settled in the midst of an incredibly disruptive event. This included fast access to information about coverage, finding alternate accommodations, or providing them with money for living expenses. Our people also did everything possible to help minimize frustration and streamline the process. "For us to start helping people move along to that next step helps a lot. When you're facing a situation like this, there's nothing worse than sitting around waiting," said Nelson. When it became clear that many residents were unable to deposit cheques, our people worked to provide our customers with electronic funds to expedite the recovery process.

Across the country, our employees volunteered their time and donated generously. The Intact Foundation donated \$100,000, in addition to a \$30,000 match of Intact employee contributions, to the Canadian Red Cross in support of relief efforts.

"We're very proud of the exceptional work our employees have done – and continue to do – as they help the people of Fort McMurray to rebuild their homes, their businesses and their community," said Nelson. "The scope of the damage and destruction as a result of the wildfires serves as a constant reminder of the important role we play in helping to get our customers back on track."



## Service Centres

Intact Insurance and belairdirect took customer service to a new level this past year with the introduction of a new, unique style of service centre that makes for a simpler and time-saving auto claims process. Following an automobile accident, customers simply drop off their drivable, repairable car at the Intact Service Centre™ and our experts take care of the rest with our trusted service providers. They'll perform an inspection, have a discussion about the work that needs to be done and then shuttle the vehicle to a collision repair facility. The customer then leaves in a rental car that's already on-site. Once their vehicle is fixed, the customer picks it up and returns the rental vehicle. Thanks to these new service centres, which are currently operating in Calgary, Montreal, Ottawa and Toronto, there's no need for customers to wait for a repair date, visit a repair shop or arrange a rental car. The new one stop service locations offer a unique customer experience and have been well-received, serving more than 5,000 customers to-date.



## INTACT INNOVATION

### Intact Ventures

Intact Ventures Inc. (Intact Ventures) launched formally in 2016, focused on investing and partnering with companies that are redefining the property and casualty landscape with innovative business models and new technology.

With a goal to invest approximately \$250 million over the next several years, Intact Ventures is building relationships with ground-breaking companies to accelerate our learning, design smarter products, and leverage unique technology. We will support the growth and scale of these companies by providing them with our expertise and talent.

Ultimately, our goal is to connect with companies that are defining:

- The future of transportation
- How we leverage big data
- How people interact with their homes, cars and surroundings
- Collaborative consumption within the sharing economy
- Insurance technology, digital tools and alternative distribution methods

### Turo™

In April 2016, Intact announced that it would be providing Turo™ with the required commercial insurance to protect its customers who want to list their vehicles on the first peer-to-peer car rental platform in Canada. Turo™ allows car owners to offset the cost of car ownership by renting their idle vehicles to pre-approved travellers. Cars rented on Turo™ typically cost about 35 percent less than traditional car rentals. Each trip is backed by coverage including \$2 million in liability insurance and 24-hour roadside assistance. As a customer-driven organization, Intact remains committed to designing new, unique insurance products aimed at meeting the evolving needs of Canadians.

### Snapshot

This past year, Intact Ventures made a strategic investment in Snapshot, a prominent provider of virtual claims technology. The company's technology allows it to deliver customers a faster, more efficient and hassle-free claims experience. As the demand for virtual claims processing technology continues to increase across a large, global market, Snapshot is well-positioned to bring value to emerging insurance carriers and their customers. We are constantly looking for opportunities to invest in and learn from emerging businesses such as Snapshot, so we can find new ways to improve our services and enhance the customer experience. We're very excited about this investment and believe that Snapshot, an InsurTech industry leader, has the potential to grow its market share considerably in the future.

## Metromile

Intact Ventures also made a strategic investment in pay-per-mile car insurance company Metromile Inc. (Metromile) in 2016. Metromile offers its customers a pay-per-mile insurance alternative that helps save money for individuals who drive less. The investment in Metromile is in line with Intact Venture's long-term strategy to invest and partner with emerging and innovative businesses. We believe investments such as this one will continue to help us expand our core competencies, which will ultimately enhance the customer experience.

## Uber®

The sharing economy is redefining insurance and changing how Canadians live. Leaders in this space are providing consumers with choice, transparency and products that are simple to use and easily accessible. Intact Financial Corporation worked with Uber® to develop tailored insurance products for ridesharing. In 2016, these products were launched in Alberta, Ontario and piloted in Quebec. With the Intact product, every passenger and driver in Canada is protected when participating in ridesharing with Uber®.

## Intact Data Lab

We live in a data-driven world and new data sources are emerging daily - 90 per cent of all the data that exists today was created in the last two years alone. In late 2016, as part of our strategy to continue to build on our strength in data analytics and explore new sources of data, we announced the creation of the Intact Data Lab. The Data Lab, based in Montreal, is tasked with exploring new sources of data and further leveraging artificial intelligence. By focusing on data and information strategy, the use of enterprise data and by researching and developing new data sources, we believe the Data Lab will help us enhance our abilities to use data in areas such as risk and pricing. In addition, we will continue to look for ways to leverage data to differentiate ourselves and build new capabilities to better serve our customers. Ultimately, the Data Lab's mandate is to find and explore new sources of data and determine how we can accelerate our digital innovation and enhance our customer experience, such as digital engagement on transactional websites.

## The Institute for Data Valorization (IVADO)

As an extension of our work in the Intact Data Lab and a complement to our Intact Ventures program, we made a significant investment in the Institute for Data Valorization, an organization which brings together industry and academia to evolve new data science and operationalize research. IVADO is facilitated under the Campus Montreal umbrella, which combines the forces of HEC Montreal, Polytechnique Montreal, and The University of Montreal as an incubator of data science advancement for Montreal, Quebec, and Canada.



Our \$1 million investment in IVADO is equipped to support various labs associated with machine learning and artificial intelligence, with a focus on how it translates to our reality. IVADO is a unique accelerator, giving us access to researchers, the ability to apply Intact competencies to advanced research, and ensure economic enabling technology is created in Canada. Our investment works to keep technology talent within Canada and support Canadian solutions to global data challenges.

# WORKPLACE

## HELPING CANADA'S VETERANS AND THEIR SPOUSES TRANSITION TO THE WORKPLACE

Every year, thousands of people set out to make the challenging, sometimes difficult transition from the Canadian Armed Forces to the civilian job market. Once again this past year, belairdirect played a leadership role in supporting veterans and military spouses as they transition to civilian job opportunities.

belairdirect was the first Canadian insurance company to join the Military Employment Transition (MET) program in April of 2015 and MET Spouses in October 2015. On November 15, 2016, belairdirect received a Top Employer Award from Canada Company for its work helping military members and their spouses make the move to civilian careers.

"Military professionals are known for their strong work ethic, commitment to excellence, attention to detail and their ability to succeed in a challenging environment," said Remi Vuong, National Strategic Consultant – Talent Acquisition with belairdirect. "These are many of the same core values we have at Intact. These transferable skills and other lessons learned in the military can apply directly to careers across our organization."

"Our work helping veterans transition from the Armed Forces to the workplace is part of a long-term strategy, not only to provide much-needed career support to this group of resourceful, dedicated individuals, but also to augment our workforce across Canada," said Vuong. "When you look at the backgrounds and skills these individuals are bringing to the table, this is a much underutilized talent pool in the Canadian job market."

## HELPING SYRIAN REFUGEES INTEGRATE INTO THE CANADIAN BUSINESS COMMUNITY

In January of 2016, belairdirect and the Intact Foundation worked with the Chamber of Commerce of Metropolitan Montreal to help support the integration of Syrian refugees entering Canada. All parties involved believe firmly in the integration potential of refugees and the important contributions they can make to social and economic development here in Canada.

In early 2016, Montreal welcomed thousands of Syrian refugees. With a view to rapid integration for new immigrants, the Chamber of Commerce, using funds donated by belairdirect and the Intact Foundation, organized an event in the spring of 2016 aimed at helping refugees familiarize themselves with the Montreal business community. The event consisted of a half-day job market, during which participants from the business community promoted and presented some of Montreal's most promising business sectors. The seminar was followed by a structured networking activity. Arabic-speaking members of the business community, including nine from Intact, were on hand to help guide refugee participants who spoke neither French nor English.

"With this event, we set out to see how we can help those individuals get the skills that they need to work in Canada," said Michel Leblanc, President and CEO of the Chamber of Commerce of Metropolitan Montreal. "This was one of the main questions we had for them when we started to support them. We wanted to help them work on their employability, to get more relevant information to them, to help them network and introduce them to people they can speak to."



The Chamber of Commerce was recognized with the YMCAs of Quebec Peace Medal in 2016 for corporate peace, acknowledging their leadership with their newcomer integration programs.

## INTACT RECOGNIZED AS A TOP CANADIAN EMPLOYER BY TWO PRESTIGIOUS ORGANIZATIONS

Intact was extremely proud to be recognized as a leading Canadian employer with several prominent awards once again this past year.

For the second consecutive year, Intact was named an Aon Best Employer in Canada at the platinum level. As part of the annual survey, each organization is scored on engagement, leadership, performance culture and employment brand. "We are delighted that our employees continue to feel engaged, inspired and that they are passionate about making a difference," said Denise Thompson, Vice President, Human Capital Management at Intact Financial Corporation. Following last year's engagement survey findings, Intact introduced a series of initiatives that provided employees with more support tools to develop their skills and grow their careers.

We were also very pleased to be recognized as one of Canada's Top 100 Employers by Mediacorp. This is the second consecutive year that Intact has received this prestigious honour for its exceptional employee focused programs and forward-thinking workplace policies. "We are absolutely delighted to be in the Top 100 again this year," said Thompson.





“We take an active role in our employees’ professional development and are deliberate about cultivating a work environment that encourages them to develop their careers to their full potential.” For the first time, Intact was also recognized as one of Canada’s Top Employers for Young People in early 2017.

Intact invests more than \$11 million towards the training and development of its employees every year and continues to search for top talent in both traditional and non-traditional roles as the company builds the best team to meet the changing needs of its customers.

## AMPLIFYING OUR COMMITMENT TO DIVERSITY

In 2016, Intact became a member of the 30% Club, an organization working to bring gender balance at all levels of corporations on a global scale. Intact is one of more than 150 Canadian companies who have pledged to ensure at least 30% of senior levels of our organization are comprised of women. With over 33% of the management team and Board of Directors being comprised of women, we are fully committed to increasing gender diversity in our operations. Our Chief Executive Officer, Charles Brindamour, was recognized with a Catalyst Award for his inclusive leadership and support of the professional advancement of women.

In addition to our focus on gender diversity, the Intact diversity strategy focuses on exploring the perceptions of visible minorities to better understand their career enablers and barriers, continuing to support employee networks focused on diversity communities, and promoting tools and initiatives that empower Generation Y employees. 14.8% of our employees at Intact self-identify as belonging to a visible minority.

Our LGBTQA (lesbian, gay, bi-sexual, trans, and allies) employee network continues to thrive at Intact, working to create a sense of inclusiveness and community. The network is a resource to inform employees, programs and policy makers so that Intact remains an inclusive workplace. More than 900 members have joined since its inception in 2015, and it provides networking opportunities through events across the country, as well as education opportunities on LGBT community in the workplace. Events include a bowl-a-thon fundraiser for a Toronto-based organization supporting LGBT youth, participating in diversity day activities, and hosting a Pride Party in the heart of the LGBT Village in Toronto.

## RECOGNIZING THE COMMITMENT TO CUSTOMERS AND VALUES

We believe in recognizing the employees who drive our success and deliver value for our customers. Beyond investing in their growth and development, we offer a comprehensive compensation package that recognizes employees’ dedication and commitment to our success.

Our health benefits plan is flexible, adaptable, and allows employees to select the option that best suits them. Coverage includes the ability to design medical, dental, life, disability, and other insurance options to accommodate a wide range of needs. Employees have the ability to view and make changes to their plan details through a comprehensive online tool called “My Benefits Platform”, so that they can view all plan details with their partner and family from anywhere. Employees have the opportunity to opt into a fitness subsidy, where \$350 is made available to support an active lifestyle. 41% of our employees actively take part in this subsidy.

New to 2016 was the introduction of an expanded new-parent leave and benefits program. Being a new parent comes with new and exciting challenges and we want to provide support to them and their families during this new transition. Under this program, we will continue to offer top-up benefits for birth mothers up to a total of 18 weeks, and will offer up to 6 weeks of top-up benefits for all other new parents taking parental, paternity, or adoption leave. Expansion of this program is geared to support all parents, regardless of gender or sexual orientation, adjust to their new family structure.

Intact matches employee contributions to the Employee Share Purchase Plan (ESPP) on a ratio of \$1 for every \$2 invested, to give employees an increased role to share in our financial success. Further financial recognition includes a performance bonus made up of equal parts personal results and corporate financial results and a defined-benefit or defined-contribution pension plan option. A robust benefits package is rounded out with interest free loans for personal computer purchases, subsidies to sports teams, discounted home and auto insurance, and new vehicle purchase plans.

When our employees and teams go above and beyond what's expected to help our customers, or one another, we take the time to acknowledge them because we know how much a simple thank you can mean to someone. Intact's Bravo program makes it easy for employees to show their appreciation to a colleague or a team. There are four distinct levels of recognition, offering a range of options from an electronic thank you card to an annual leadership day and awards gala hosted by our CEO.

## EMPOWERING OUR EMPLOYEES

Our employees are engaged because they know that we stand behind them and support their growth by investing time and resources in them. We provide easy access to the tools they need to learn new skills and evolve into new roles and careers across Intact. 17.6% of our employees are promoted or move laterally every year and 70% of our management positions are filled internally, giving our employees a breadth of opportunity to learn and grow.

Our Intact Learning Centre offers more than 160 technical training courses and 70 soft skills courses across Canada. Courses are delivered using a variety of methods such as classroom instruction, webinars, and e-learning.

Intact believes in development so strongly that the company offers all of its internal courses free of charge and provides 100% subsidies on tuition fees, transfer fees, exam fees, and the books required for approved courses and programs taken through colleges, universities, and approved associations. Employees are also granted a full day off from work to study and write exams. Intact offers a professional development bonus of \$750 - \$1,500 when employees successfully complete a recognized, longer-term professional development program.

## NUMBER OF EMPLOYEES

	Full-time	Part-time	2016	2015	2014
Alberta	1,780	76	1,856	1,794	1,720
BC	721	33	754	701	513
Manitoba	62	6	68	60	68
New Brunswick	84	3	87	83	80
Nova Scotia	364	25	389	396	391
Newfoundland	179	3	182	172	157
Ontario	4,694	192	4,886	4,638	4,398
Quebec	3,845	537	4,382	4,140	3,974
Saskatchewan	0	0	0	0	2
Yukon	0	0	0	0	1
<b>Total</b>	<b>11,729</b>	<b>875</b>	<b>12,604</b>	<b>11,984</b>	<b>11,304</b>

## GENDER BREAKDOWN

Total	2016	2015	2014
men	35.5%	35.1%	35.2%
women	64.5%	64.9%	64.8%

### Senior Management

men	66.2%	66.4%	67.5%
women	33.8%	33.6%	32.5%

### Middle Management

men	41.8%	42.7%	44.5%
women	58.2%	57.3%	55.5%

### Individual contributors

men	34.2%	33.6%	34.9%
women	65.8%	66.4%	65.1%

## VOLUNTARY TURNOVER

	2016	2015	2014
<b>Total</b>	6.4%	7.2%	6.0%
<b>Men</b>	7.4%	7.8%	6.6%
<b>Women</b>	5.9%	6.9%	5.6%
<35 years old	10.7%	12.5%	10.0%
35-55 years old	4.8%	4.7%	3.4%
>55 years old	1.3%	2.4%	0.4%

# ENVIRONMENT

## ADVANCING CANADA'S CLIMATE CHANGE CONVERSATION THROUGH THE INTACT CENTRE ON CLIMATE ADAPTATION

According to the Insurance Bureau of Canada, Canada experienced \$4.9 billion in insured catastrophic losses due to severe weather in 2016. It's imperative to help Canadians protect themselves from the impacts of climate change. Intact, and our partners, have been working since 2009 to combat these impacts. In late 2015, Intact, in partnership with the University of Waterloo, founded the Intact Centre on Climate Adaptation (Intact Centre). The mandate of this research centre is to change the national conversation on climate change to fully embrace the on-the-ground action that will be required to adapt and thrive in a changing climate.

In its first full year of activity, the Intact Centre has made significant progress on a roster of fronts – releasing new research with clear resiliency actions for Canada, engaging all levels of government to advance the integration of adaptation into Canada's climate change plans, presenting to dozens of stakeholders, and providing subject matter expertise in over 100 media interviews over the span of a year.

The team at the Intact Centre has worked to involve a wide range of stakeholders to the adaptation conversation during 2016, including presenting to institutional investors, engaging credit rating agencies, and soliciting input from real estate developers to develop relevant programs and initiatives for homeowners, municipalities, and governments to realize the

benefits of adaptation. The results of this engagement include working with the Standards Council of Canada to work to develop a report and ultimately, new climate-resilient building standards, for flood resiliency in new community design. Integrating adaptation into Canada's infrastructure standards is a critical milestone to ensure Canada is building things right, the first time.

The Intact Centre advisory committee provides strategic oversight and subject matter expertise to the Intact Centre. Beyond Intact Insurance President Jean-Francois Blais and Intact Financial Corporation SVP and Chief Strategy Officer Monika Federau, representation from the Geneva Association, Swiss Re Canada, DBRS Canada, The University of Waterloo and Bentall-Kennedy Canada have been added to round out an impressive committee. The caliber of organizations agreeing to serve at a strategic level is a clear indication of the importance of the adaptation conversation for Canada.

Another significant milestone was achieved in signing the City of Burlington, Ontario as the pilot community to introduce the Home Adaptation Assessment Program (HAAP). The program is designed to help homeowners reduce their risk of basement flooding and minimize damage as flooding occurs. A trained HAAP assessor works with homeowners to complete a 50-point visual assessment of potential water entry into the home. A concise, easy to read report identifies top actions for residents to reduce basement flood risk. This pilot aims to support 4,000 homeowners in the Burlington area by the end of 2017.

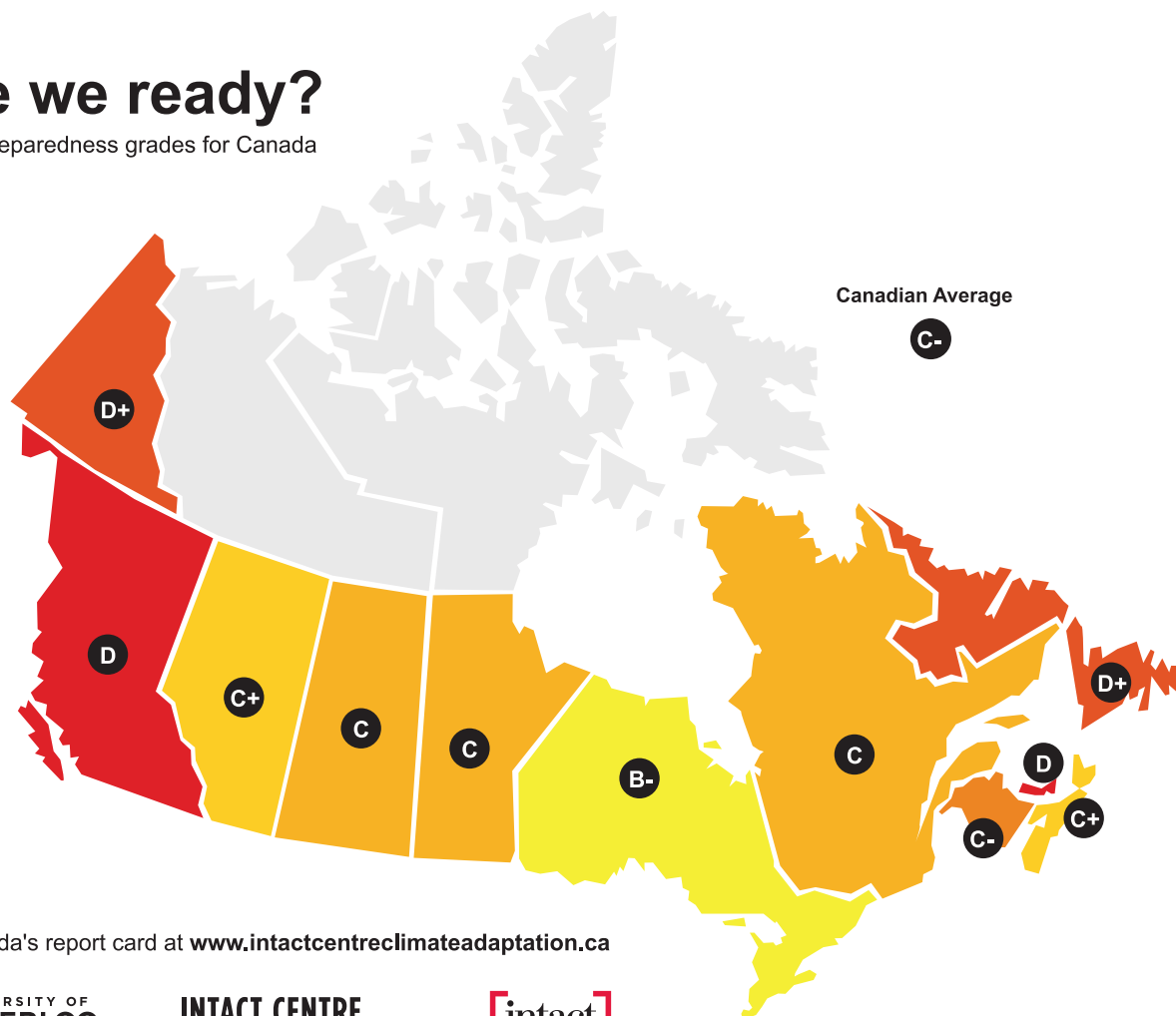
Intact Centre on Climate Adaptation team.





# Are we ready?

Flood preparedness grades for Canada



Read Canada's report card at [www.intactcentreclimateadaptation.ca](http://www.intactcentreclimateadaptation.ca)



**INTACT CENTRE**  
ON CLIMATE ADAPTATION



One of the highlights of 2016 was the release of the Intact Centre's report card on Canada, "Climate Change and the Preparedness of Canadian Provinces and Yukon to Limit Potential Flood Damage." In developing this flood preparedness report, the Intact Centre interviewed more than 100 experts, assessed each province on 12 categories and gave each province a letter grade to reflect its overall state of flood preparedness. "What the report revealed was that, as a country, we're not doing very well when it comes to flood preparedness," said Dr. Blair Feltmate, Head of the Intact Centre.

The Canadian average flood preparedness score was C-, with individual provinces ranging from a high of B- to a low of D. "These results tell us that there's significant margin for Canada to better prepare for, and potentially mitigate, future flood risk," said Dr. Feltmate. An example of the recommended actions from the report is for provinces to create a Chief Adaptation Officer to be a subject matter expert and assessor of flood preparedness.

We are extremely proud of Dr. Feltmate and his team for their important and ground-breaking work to advance the adaptation conversation across Canada.

## RECOGNITION

Intact has been recognized as one of Canada's Best 50 Corporate Citizens in Canada in 2016 by Corporate Knights, a Toronto-based media and investment advisory company. We are honoured to be included in a list with other responsible corporations in Canada and endeavour to reduce our resource consumption, alongside understanding the social impacts of our operations.

## PAPER CONSUMPTION

Customer insurance documents are a significant source of paper consumption. We are in the final stage of a company-wide project to reduce the distribution of paper policies, using electronic distribution options for our brokers and customers.

Through online management systems, brokers are able to access their customer electronic documents directly, giving them quick and easy access to required policy information. At the end of 2016, 100% of Intact Insurance home and personal auto insurance policies were transmitted electronically to brokers, up from 96% in 2015. In addition, we began the roll out of a paperless documents option to customers in belairdirect.

## RESPONSIBLE DISPOSAL OF ELECTRONICS

Intact Financial Corporation has developed a comprehensive partnership with OEM Corporation (OEM), a sustainable lifecycle solutions company for IT enterprise equipment, to ensure that end-of-life electronic equipment is disposed to ensure minimal waste is sent to landfills. In 2016, 27,856 pounds of electronics equipment was diverted from landfills nationally, an increase from 16,493 pounds recycled in 2015. The equipment provided to OEM Corporation was either recycled or reused.

Further to our relationship with OEM, Intact Financial Corporation has continued our pilot project of re-issuing working IT equipment to our charitable partners within the Intact Foundation. Raising the Roof was the recipient of a computer refresh for their team, including 10 laptops, keyboards, mice, docking stations, and monitors to ensure they were well equipped to deliver their important work.

## FINDING NEW LIFE FOR OFFICE FURNITURE

Our Ontario facilities teams have developed a key partnership to help us manage the footprint of our ongoing office consolidation efforts with Green Standards, who works to donate, resell, and/or recycle used office furniture. Across Ontario, \$83,522 worth of in-kind donations of office furniture distributed to ten community organizations, with 98% of consolidation efforts being diverted from landfill.

The London office of Intact Insurance worked with Impact Junk Recycling to reallocate furniture to charities and a local broker partner, to bring a second life to gently used equipment. Habitat for Humanity, Teen Challenge Farm, and My Sisters Place were the recipients of chairs, boardroom tables, and cabinets to help offset any replacement costs for the offices of these charities.

<b>Total Energy Consumption</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>
<b>Total MWh</b>	<b>76,706</b>	<b>81,578</b>	<b>82,230</b>
Electricity	49,200	56,856	49,917
Natural Gas and Fuel Oil	10,177	12,076	14,268
Gasoline, Diesel, etc.	17,330	12,647	18,045
<b>Total GHG Emissions (tonnes of CO2 equivalent)</b>	<b>15,160</b>	<b>15,597</b>	<b>17,140</b>
Direct (Scope 1)	6,047	5,276	6,865
Indirect (Scope 2)	6,883	8,831	8,699
Other (Scope 3)	2,230	1,490	1,576
<b>GHG Intensity</b>			
Per million of Direct Written Premiums	1.56	1.78	2.12
Per Full Time Equivalent Employee	1.03	1.20	1.38
Per 1000 square feet of Office Space	4.78	5.59	6.45

GHG emissions are calculated based on most recent Canadian greenhouse gas protocol and includes scope 1 and 2 emissions as defined by the Carbon Disclosure Project. Scope 3 emissions cover fleet vehicle usage. Scope 1 and 2 emissions included in the GHG Intensity calculation.



# COMMUNITIES

Intact Financial Corporation and its brands contributed \$4.9 million to communities and charitable organizations in 2016. Since 2003, the Intact Foundation has contributed over \$30 million in charitable funding to more than 1,400 organizations across Canada.

## PROTECTING YOUNG PEOPLE THROUGH THE ROMÉO DALLAIRE CHILD SOLDIERS INITIATIVE

Around the world, millions of children live under the constant threat of conflict. Many of these children are at risk of sexual violence or being forced to serve as child soldiers. These tactics, in which children are used as weapons of war, continue to inflict incredible damage on families, communities and countries.

Lieutenant-General Roméo Dallaire (Ret'd) saw the negative effects firsthand in Rwanda in the mid-1990s and, as a result of this experience, founded the Roméo Dallaire Child Soldiers Initiative with a mission to raise awareness and to help stem the flow of young people being used as child soldiers.

The Intact Foundation contributed \$300,000 to help increase the capacity of the Initiative in 2015. Since then, significant progress has been made on multiple fronts. The organization continues to deliver prevention-oriented training to security sector actors to help promote broader security sector reform, to conduct world-class research and advocacy towards making the use of child soldiers “unthinkable” and conducts community level education and interventions to prevent the use of children as soldiers. Intact’s employees have also rallied behind the Initiative and continue to volunteer their time toward various projects. To help raise awareness for the Initiative’s work, 50 Intact employees participated in the Bluenose Marathon and raised more than \$12,000 for the organization.

This past year, the Initiative successfully launched its Veteran Trainers to Eradicate the Use of Child Soldiers program. And with the travel ban to Sierra Leone lifted, the Initiative team returned there to continue its work with the national security sector and local partners. In addition, the launch of the education program to create the Dallaire Initiative Peace Clubs in three districts in Sierra Leone has begun. The Initiative has also signed a Memorandum of Understanding with the Rwanda Defence Forces and the Jordanian Police Directorate to begin

national programs in those two countries that have regional impact. Lastly, the Initiative assisted the Chief Prosecutor of the International Criminal Court to develop and launch their first ever Policy on Children, which will help to hold those who use and recruit children accountable.

Intact is honoured to be associated with the Initiative and its important work and will continue to support the organization and its mission in the years to come.

## HELPING DEVELOP PROGRAMS FOR LGBTQI2S YOUTH IN TRANSITIONAL HOUSING



Intact remains steadfastly committed to the principles of inclusivity, diversity and equality in every aspect of society. As part of this ongoing commitment, the Intact Foundation contributed \$525,000 to Egale Centre, a LGBTQI2S (lesbian, gay, bisexual, transgender, queer, intersex, and 2 spirit) transitional housing facility in Toronto.

“On any given night, about 35,000 people across Canada have no homes to return to,” said Ryan Lester, Egale Director of Development. “Statistics show that about one in four homeless youth in Toronto identify themselves as LGBTQI2S.” We’re pleased to partner with a leading organization such as Egale to support them in programs that encourage and foster resilience and independence.





Founded in 1995, Egale Canada Human Rights Trust is Canada's only national charity promoting lesbian, gay, bisexual and trans (LGBT) human rights through research, education and community engagement. This donation from the Intact Foundation will provide much-needed support to Egale in developing and executing programs to help the youth living in the facility overcome barriers to employment, as well as building life, social and personal skills.

## MAKING A POSITIVE DIFFERENCE THROUGH THE INTACT FOUNDATION

The Intact Foundation makes significant investments to support programs that encourage the independence and strength of mind of young people who need it most and to help find solutions to climate change adaptation issues. In 2016, the Intact Foundation contributed more than \$3.5 million and worked with more than 130 organizations across Canada to support at-risk youth projects and climate change adaptation solutions. The following are just a few of the projects the Intact Foundation was pleased to support in 2016:

### Bringing a pediatric clinic to a vulnerable Toronto neighbourhood

St. Michael's Hospital in Toronto has developed a unique partnership with schools within inner-city neighbourhoods to bring a full-service pediatric clinic to an elementary school environment. The Intact Foundation is helping to bring one of these clinics to Nelson Mandela Public School in the Regent Park community to help ensure that vulnerable children who have developmental issues are able to receive a medical diagnosis more quickly. "Intact's gift has made a huge difference," said Dr. Sloane Freeman, Pediatrician, St. Michael's Inner City Health Program. "We hope that by reaching more children, we'll be able to improve more lives and have better developmental outcomes."

### Helping at-risk youth enter or re-enter the job market

The Intact Foundation invests in Mission Possible, a social enterprise based in downtown east-side Vancouver that is committed to coaching youth who have experienced barriers to employment, such as mental health concerns, major life trauma and a lack of education. Through the organization's employee readiness program, they help at-risk youth enter or re-enter the job market by providing them with the necessary tools and skills to excel in not only in the workforce but in their day-to-day lives.

### Finding stable housing for at-risk and homeless youth

Phoenix Youth Programs helps at-risk and/or homeless youth find stable housing and offers additional supports as needed. The organization provides year-round, safe emergency accommodations, long-term residence and an independent living program with live-in support workers. The organization's programs are aimed at helping youth build resiliency, confidence and life skills to help them move on toward independence.

### Supporting a free, confidential telephone helpline for youth and their families

The Intact Foundation is pleased to support Fondation Tel-jeunes, a free, confidential intervention service provided by counsellors and available 24/7 to all young people and parents in Quebec. With its primary counselling services aimed at individuals between the ages of five and twenty, the organization is looking to train young people identified as having a positive impact in their peers' lives and provide them with the tools they need to identify at-risk youth peers and direct them toward counsellors, which can make such a positive difference in their lives. The organization is also currently in the process of training school staff on how to deal with young people who might need counselling for issues such as psychological help and abuse.

## EMPLOYEE ENGAGEMENT

### Intact continues its long-time support of the United Way

This past year, our employees across the country contributed more than \$1.3 million through direct donations, as well as fundraising events that were held during the fall workplace campaign. The Intact Foundation matched for an impressive \$2.6 million overall contribution. This funding will help United Way agencies bring much-needed programs and services to Canadians across the country.

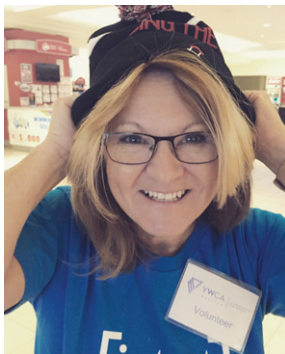
### Supporting our employees' community involvement activities

At Intact, we are steadfast in our commitment to our employees' community involvement activities and actively encourage them to contribute to society through the Employee Giving Program. Employees receive up to \$1,000 to contribute to Canada Revenue Agency registered organizations in the community, either through matching donations or volunteering. In addition, we encourage employees to spend a business day volunteering in the community with their teams.



As part of this program, our employees have provided more than 14,000 volunteer hours to more than 370 organizations across the country. Employees exemplify their commitment to social responsibility from coast to coast by investing their time and efforts to help their communities prosper. For example, Intact Insurance employees in St. Hyacinthe assembled and distributed more than 90 food baskets to those in need in the region. In Toronto, our employees aided those transitioning out of homelessness by helping to furnish their homes through a three-day volunteering project with the Furniture Bank. In the Atlantic region, our employees worked with Habitat for Humanity to build homes. Our employees in Calgary helped the Little Warriors to maintain the facilities where children between the ages of eight and 12 receive treatment for abuse.

#### Finding solutions to homelessness through Raising the Roof



Raising the Roof seeks long-term solutions to homelessness by making investments in local communities and public education. Intact was proud to be a national partner of the Toque Campaign for the sixth consecutive year in 2016. Intact employees, brokers and partners across Canada came together to sell toques and mittens by engaging with the

communities where they live and work. With a continued investment in the at-risk youth space, Intact has pledged \$100,000 to support the Upstream project, a Raising the Roof initiative which focuses on community school-based strategies to reduce youth homelessness.

#### SPONSORSHIP

Intact Insurance continued to invest in its longstanding partnership with Speed Skating Canada, working to contribute to local speed skating clubs and their important role in shaping the lives of Canada's future athletes. We evolved our investment with the Podium Tracker program in 2016, which invested \$70,000 in speed skating clubs across Canada. The Podium Tracker program has increased grants to \$5,000 with a \$10,000 grand prize to build the capacity of grassroots speed skating clubs.

Focussing on professional sport, Intact Insurance selects partnerships in professional sports which connect with Canadians. Partnerships that continued in 2016 include the Calgary Flames, Toronto Maple Leafs, and the Montreal Canadiens. To complement these partnerships, belairdirect is the official insurer of the Montreal Alouettes, Hamilton Tiger-Cats, and Edmonton Eskimos football clubs.

# PUBLIC POLICY

In all jurisdictions where Intact operates, we take an interest in public policy issues that may impact our business, communities and society. Operating in a highly regulated industry, Intact is affected by changes in insurance regulations and policies, and we are concerned about access to affordable insurance products. We are committed to being transparent about our public policy interactions and political contributions, with all of these activities guided by various internal policies and procedures.

Intact engages in public policy matters in a variety of ways:

- We monitor government activity, upcoming legislation and regulatory developments to keep abreast of relevant issues.
- We dialogue with elected officials, public servants, regulators and advocacy organizations to educate them on Intact's viewpoints.
- We participate in relevant policy development processes (e.g., public/industry consultations) by offering solutions, our ideas and expertise, with the aim of shaping sound policy solutions.

## CLIMATE CHANGE ADAPTATION

Severe weather events in the past years have reinforced our belief that Canada needs to account for the significant changes in weather patterns. Our society, cities, communities, and infrastructure need to become increasingly resilient to these climate changes. This effort needs to be a multifaceted approach by stakeholders, industry, consumers, NGOs and all levels of government. We have been participating in conversations with governments to advocate for the need to: adapt building codes to reflect climate risks and extreme weather, update flood maps for major urban areas, improve our land use planning practices, and invest in storm management infrastructure.

## AFFORDABILITY OF INSURANCE PRODUCTS

While the increased claims cost driven by severe weather events are driving up insurance costs for Canadians, the Canadian dollar tumbled in 2016 to a level not seen since 2003. While a low Canadian currency provides a competitive boost to exporters, large fluctuations tend to send shock waves through businesses and consumers. Higher import costs and increasing food prices are more than offsetting the benefit of lower gasoline prices, thus reducing the purchasing power of Canadian consumers. Intact is committed to adapting its policies, processes, and products while working with regulators to find innovative opportunities to maintain affordable insurance products for Canadian consumers and businesses.

## REGULATORY INNOVATION

Consumer expectations are changing at a rapid pace; and this pace will only accelerate. We require a regulatory framework that is modern and forward-looking, providing insurance industry participants with the agility required to adapt to this changing consumer landscape. Intact is committed to responding to the changing needs of customers. In 2016, Intact received regulatory approval on three new ridesharing insurance products in Alberta, Ontario and Quebec, developed collaboratively with regulators. We are committed to working with regulators and policymakers across Canada in adapting the insurance regulatory framework to this new consumer reality; the work already under way on the Financial Services Regulatory Authority (FSRA) in Ontario is encouraging.



# ECONOMIC IMPACT

In 2016, we contributed more than \$8 billion into the Canadian economy through salaries and benefits to employees, commissions to brokerages, payments to help restore customers, purchasing goods and services from suppliers, taxes to governments, dividends, interest and donations to charities. Catastrophe losses reduced accounting impacts of our income taxes, along with an investment loss incurred in 2015, but not deductible until 2016.

## TAXES PAID (IN THOUSANDS)

	Income taxes	Premium and fire taxes	Total taxes		
	2016	2016	2016	2015	2014
Federal	-12,223		-12,223	136,440	88,889
NFLD	-742	8,810	8,068	9,451	7,467
PEI	-42	327	285	455	396
NS	-512	8,393	7,880	11,044	9,338
NB	-221	3,259	3,038	4,397	3,811
QC	982	78,059	79,042	108,340	97,148
ON	-2,535	104,917	102,381	145,828	123,728
MB	-161	3,164	3,003	3,984	3,482
SK	-40	917	876	1,042	877
AB	-1,918	55,058	53,140	60,850	48,655
BC	-1,031	23,571	22,540	27,253	19,985
YK	-13,128	131	118	187	150
NWT	-22	391	368	525	511
NT	-4	74	69	83	75
Total Provincial	-6,264	287,077	280,812	373,444	315,631
<b>Total:</b>	<b>-18,488</b>	<b>287,077</b>	<b>268,589</b>	<b>511,885</b>	<b>404,521</b>



# LOCATIONS

## **Intact Financial Corporation**

**Calgary** 2220, 32nd Ave NE, Calgary, AB T2E 6T4  
**Montreal** 2020 Transcanadienne, Suite 101, Dorval, QC H9P 2N4  
**Ottawa** 1837 Woodward Drive, Ottawa, ON K2C 0P9  
**Toronto** 1500 - 700 University Avenue, Toronto, ON M5G 0A1  
**Toronto** 64 Fordhouse Blvd, Toronto, ON M8Z 5X7

## **Intact Insurance**

**Anjou** 7101 Jean-Talon Street East, Anjou, QC H1M 3T6  
**Calgary** 1200 - 321 6<sup>th</sup> Avenue S.W., Calgary, AB T2P 3H3  
**Dartmouth** 200 - 20 Hector Gate, Dartmouth, NS B3B 0K3  
**Durham** 59 Westney Road South, Ajax, ON L1S 2C9  
**Edmonton** 700 - 10830 Jasper Avenue, Edmonton, AB T5J 2B3  
**London** 800 - 255 Queens Avenue, London, ON N6A 5R8  
**London** 250 York Street, London, ON  
**Mississauga** 900 - 6925 Century Avenue, Mississauga, ON L5N 7K2  
**Moncton** 770 Main Street, 9th floor, Moncton, NB E1C 1E7  
**Montreal** 100- 2020 Robert-Bourassa Boulevard, Montreal, QC H3A 2A5  
**Ottawa** 300- 1400 St. Laurent Boulevard, Ottawa, ON K1K 4H4  
**Quebec City** 400- 5700 Des Galeries Boulevard, Quebec City, QC G2K 0H5  
**Saint-Hyacinthe** 2450 Girouard Street West, Saint-Hyacinthe, QC J2S 3B3  
**Saint John** 1400 - 1 Germain Street, Saint John, NB E2L 4V1  
**St. John's** Beothuck Building, 5<sup>th</sup> Floor, 20 Crosbie Place, St. John's, NL A1B 3Y8  
**Toronto** 1500 - 700 University Avenue, Toronto, ON M5G 0A1  
**Victoria** 246 - 2401C Millstream Road, Victoria, BC V9B 3R5  
**Vancouver** 1100 - 999 West Hastings Street, Vancouver, BC V6C 2W2  
**Winnipeg** 400 - 386 Broadway Avenue, Winnipeg, MB R3C 3R6

## **belairdirect**

**Alma** 950, avenue Du Pont Sud, Alma, QC  
**Anjou** 7101 Jean-Talon Street East, Anjou, QC H1M 3T6  
**Chicoutimi** 1401 boul Talbot (Place du Royaume), Chicoutimi, QC  
**Edmonton** Suite 500, 10115 100A Street NW, Edmonton, AB T5J 2W2  
**Joilette** 1075 boul Firestone (Galleries Joilette), Joilette, QC  
**Ottawa** 200 - 1111 Prince of Wales Drive, Ottawa, ON K2C 3T2  
**Toronto** 1100 - 700 University Avenue, Toronto, ON M5G 0A2  
**Quebec City** 700 - 5700 boulevard des Galeries, Quebec City, QC G2K 0H5  
**Sherbrooke** 2655 rue King Ouest, Sherbrooke, QC  
**St-Jerome** 500 boul des Laurentides, St-Jerome, QC  
**St. John's** 35 Blackmarsh Road, St. John's, NL A1E 1S4  
**Trois-Riveres** 4085 boul des Recollets, Trois-Riveres, QC  
**Val D'Or** 1651 3e Avenue, Val D'Or, QC  
**Vancouver** Suite 600, 750 Cambie Street, Vancouver, BC V6B 0A2

## **Broker Link**

**Calgary** 100 - 4124 9<sup>th</sup> Street S.E., Calgary, AB T2G 3C4  
**Toronto** 700 - 48 Yonge Street, Toronto, ON M5E 1G6

## **Jevco**

**Mississauga** 100 - 4 Robert Speck Parkway, Mississauga, ON L4Z 1S1

## **Cautionary note regarding forward-looking statements**

Certain of the statements included in this report about our current and future plans, expectations and intentions, results, levels of activity, performance, goals or achievements or any other future events or developments constitute forward-looking statements. These forward-looking statements include, among others, statements with respect to our beliefs and intentions, our vision, our strategic goals and priorities, including our environmental actions. We caution readers not to place undue reliance on these statements, as a number of factors could cause our results and intentions to differ materially from the expectations expressed or implied by the forward-looking statements. All of the forward-looking statements included in this report are qualified by these cautionary statements and those made under the Cautionary note regarding forward-looking statements and the Risk Management sections of our Management's Discussion and Analysis for the year ended December 31, 2016.

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