



2018 Sustainable Development and Societal Responsibility Report



Sustainable Development and Societal Responsibility

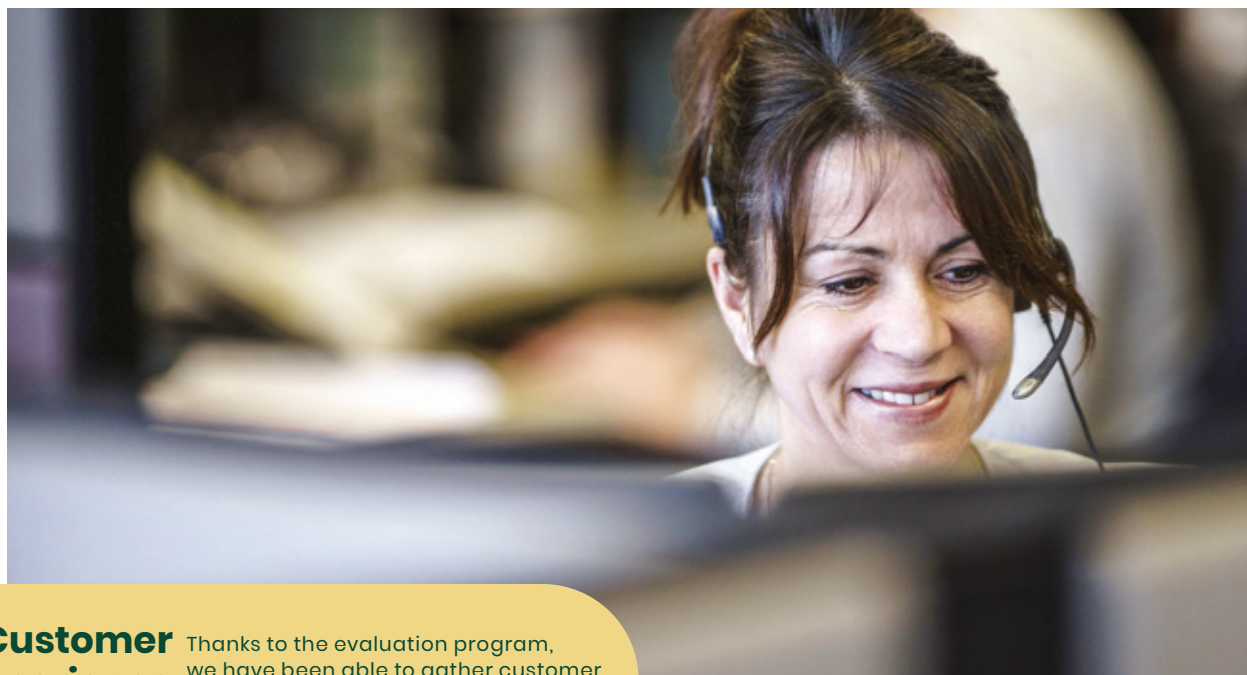
SSQ Insurance's culture of engagement naturally led the company to becoming sensitive to the footprint it leaves on both the environment and our community. This is why sustainable development and societal responsibility are an integral part of how we conduct business and how we assert ourselves in all other spheres of activity.

This guided us to draft our first Sustainable Development and Societal Responsibility Plan a few years back. It is our belief that a company that is focused on the economic, social and environmental impacts of its operations is better equipped to obtain the expected results in the medium to long term, and to ensure its sustainability by responding to the new expectations of its market in an innovative way.

Our Sustainable Development and Societal Responsibility Plan is therefore an extension of our corporate culture and the work we have accomplished to date. It represents the natural evolution of SSQ Insurance's bid to fulfill its mission.

A number of outstanding activities were accomplished in 2018. Here are some of them:

Providing a distinctive customer experience

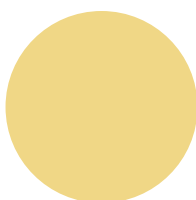
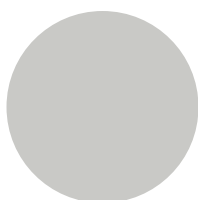


Customer experience evaluation

Thanks to the evaluation program, we have been able to gather customer satisfaction data, particularly in general insurance.

Satisfaction survey

The results of the survey indicate that customer satisfaction is in the excellence zone of the Net Promoter Score (NPS) standard.

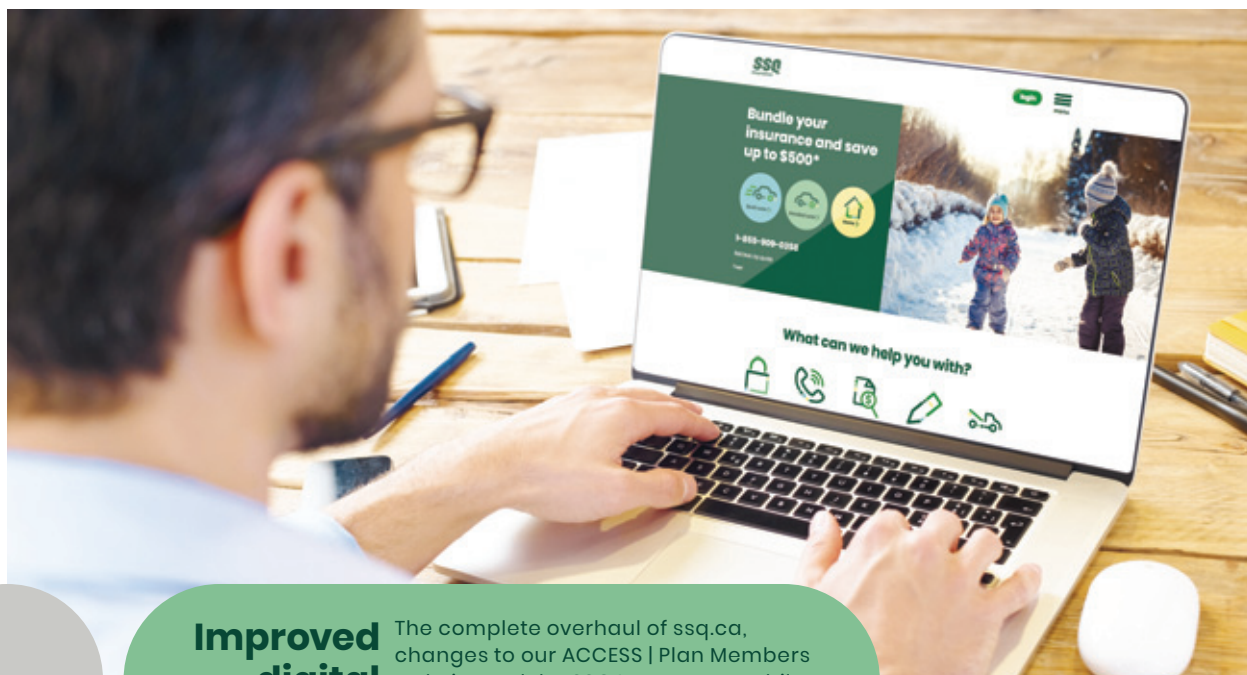


The launch of the Customer Promise

guides all our actions
and decisions.



Developing our digital offering



Improved digital services

The complete overhaul of ssq.ca, changes to our ACCESS | Plan Members website and the SSQ Insurance mobile application are aimed at encouraging greater use of these services.

The launch of the electronic insurance application

allows financial security advisors of the SSQ Financial Services firm to complete an individual insurance application on line.



A success for the Customer Centre

More than 32,000 customers have registered for the paperless option this year and consult the electronic version of their documents on line.

Promoting social and environmental considerations in our business practices



Application of criteria for environmentally responsible practices

for the tendering and contract
awarding process.

The use of VOC-free paint

certified *Green Seal*
GS-11 and suitable
for LEED® projects.

The addition of criteria for buying locally

in our calls for tenders allows for the inclusion
of local companies when it comes to invited
suppliers and evaluated criteria.

The use of biodegradable cleaning products

certified with the Green Seal and/or compliant
with the BOMA BEST Plus environmental program.



New carpet installation at SSQ Insurance
offices containing 73% recycled content.

Reducing our environmental footprint



The company's car fleet

Additional allocation of \$1,000
to employees choosing a hybrid
or electric vehicle.

Maintaining the acquisition standard
for vehicles with an emission rating
of 0.255 kg CO₂/km or less.



Renewal of the BOMA BEST certification

of our head office and qualification
for the Bronze level.



Promotion of alternative transportation

to employees with incentives to
encourage them to use alternative
modes of transportation, such as
carpooling, and maintaining our
association with Covoiturage.ca.



Decrease paper use

thanks to our employees'
motivation to go paperless
and reduce the consumption
of paper by 15% in 2018.

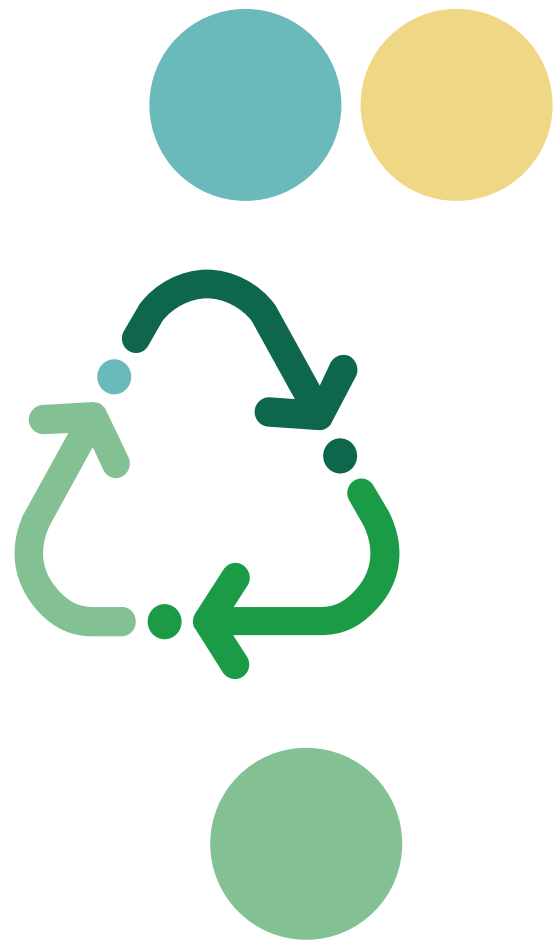
Maintaining our waste disposal practices



**Implementation
of the reuse and
recovery program** for various materials such
as small appliances, batteries,
ink cartridges and carpets.

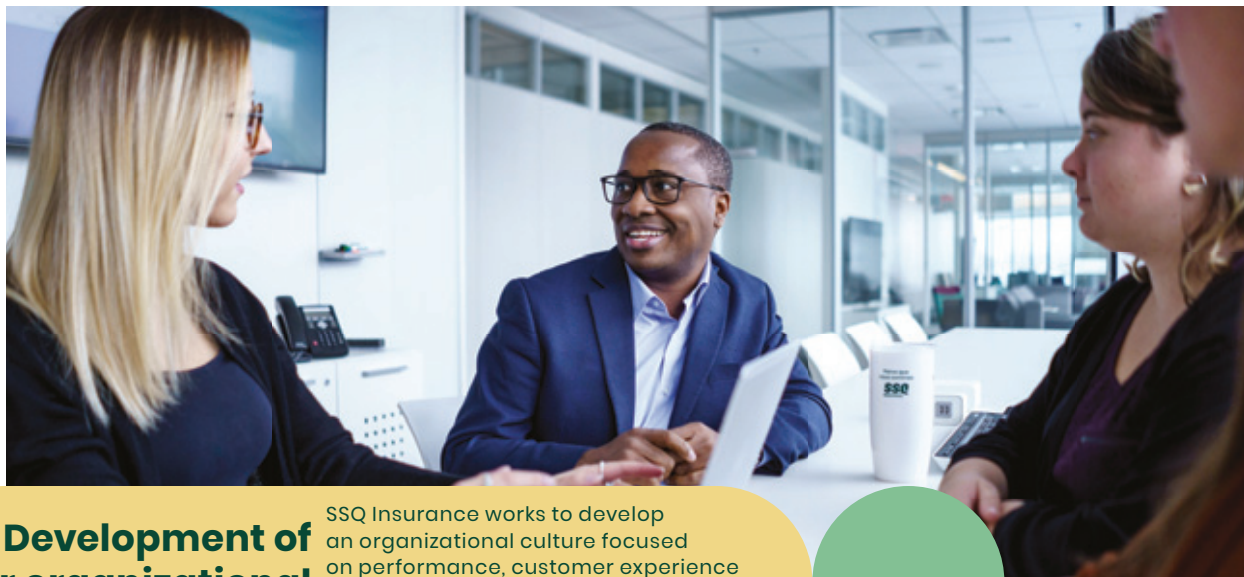


**Maintain the
certification** for the Quebec
City offices.



**Donation
of used
furniture** to non-profit
organizations
or sorting centres.

Promoting the company's culture and facilitating adherence



Development of our organizational culture

SSQ Insurance works to develop an organizational culture focused on performance, customer experience and innovation, while respecting its values and commitment to promoting healthy lifestyle habits.



Employee adherence

is confirmed by a survey which revealed that more than 95% of employees want to work in an organization that adopts the target organizational culture. Employees even indicate that they are already seeing a change in SSQ Insurance's culture as it moves toward the objective.

Offering a stimulating work environment

Review of HR programs

to support the cultural change and the elements of the action plan that promote employee mobilization.



The HealthWise program

has been revised to ensure optimal use in all SSQ Insurance offices.



Women in management

Between 2016 and 2018, the company's ratio of women in management positions increased by 7% for a total of 53%, and the ratio of women in senior management positions rose from 32% to 37%.

We continue our efforts to support leadership development for female executives.

Office layout design

A new open-floor concept at the company offices made it possible to create a harmonious and collaborative work environment.



Giving back to the community



Supporting runners

More than 250 employees and members of their families showed their support for their community by cheering on the participants in the 42.2 km SSQ Quebec City Marathon as they ran past the company's head office.



More than \$81,000

raised for the Œuvres Jean Lafrance during the 2018 SSQ Quebec City Marathon.

La Maison de Jonathan is the community organization supported by SSQ Insurance as part of the Marathon SSQ de Longueuil.

Young people from these organizations took part in the marathon events.



Massive participation

of 430 employees and members of their families at the SSQ marathons in Longueuil and Quebec City.



Over \$1,000,000

raised over the past 13 years, thanks to a major annual fundraising campaign through SSQ Insurance's partnership with the event.

Giving back to the community

Commitment to young people

The SSQ Foundation maintains a significant commitment to organizations devoted to young people, particularly with respect to staying in school, alcohol and drug abuse and job reintegration.

Affected by the tragedy in Toronto

A donation was made to the Toronto Foundation following the attack near the SSQ Insurance building in North York on April 23, 2018. Support was also offered to the employees.



A donation to the Red Cross

was made to help those affected by the powerful tornado that struck Ottawa and Gatineau in September 2018.



United Way Centralaide Ambassadors

The 2018 United Way Centralaide campaign served as an opportunity to combine philanthropy with talent development.

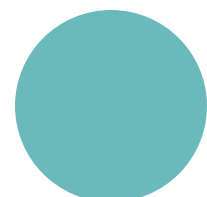
Nearly 100 ambassadors from among SSQ Insurance employees were trained on such key skills as active listening, tact and group influence.



Success of the United Way Centralaide campaign

The 2018 campaign raised a record \$368,196, 10% more than last year.

SSQ Insurance also received a special recognition for the campaign.



Being a socially engaged corporate citizen



Association with the FitSpirit Foundation

first through a financial commitment over a five-year period and then also through participation of employees as volunteers at the Father-Daughter Ball and the FitSpirit Celebrations event.

Half-day volunteering

More than 110 employees generously gave their time to the United Way Centraide-sponsored organizations: La Croisée de Longueuil, Sentier Urbain in Montreal, Centre Bonne Entente and La Baratte in Quebec City, as well as 360°kids in Toronto.



Social involvement of senior executives

SSQ Insurance encourages the social involvement of its executives—a concrete way of demonstrating how communities make us!

A 25-year partnership with Groupe TAQ

whose mission is to integrate people with functional limitations. Employees work on assembling marketing documents, processing mail from Canada Post and preparing mass mailings for SSQ Insurance.

Building on the sustainable and responsible profile of our investments



Integration of responsible investment

Presentation to various committees, including the Investment Committee, Financial Management Committee and Executive Committee, on integrating responsible investment into the investment decision process so that the governance bodies support this approach.

Evaluation criteria for external managers

In the selection and monitoring of external investment managers, the overall evaluation takes into account the fact that the manager is a Principles for Responsible Investment (PRI) signatory or that it complies with a policy on socially responsible investments.

Responsible investment

is on the agenda of every periodic meeting with external investment managers.

The corporate bond portfolio carbon footprint

of the general fund is being analyzed in order to monitor its progress.

Analysis of ESG issues

SSQ Insurance chose Sustainalytics for research and data on environmental, social and governance (ESG) issues. Access to this platform enables the investment team to better integrate ESG factors into its corporate bond investment decisions.

