



***Communities
make us***



2019 Sustainable Development and Societal Responsibility Report

Sustainable Development and Societal Responsibility

SSQ Insurance's mission is to serve the interests of its members and customers by offering high-quality products and services designed to plan and protect their financial security throughout their lifetimes.

To fulfil its mission, SSQ Insurance has pledged to combine its business activities with a focus on social and environmental issues and to be a socially responsible company known for its community involvement. This is the path that SSQ Insurance has followed for the past 75 years.

Thanks to its sustainable development and societal responsibility plan, the company formalizes this commitment to continue to build a promising world for future generations.

Many achievements marked 2019.

Customer experience, a distinctive feature

The overall results of the satisfaction survey

were in the excellence zone
of the Net Promoter Score
(NPS) standard.

The customer experience evaluation program

continued to get feedback
from customers, particularly
regarding general insurance.



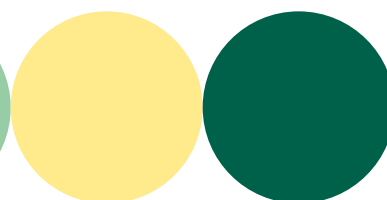
Numerous satisfaction surveys

were analyzed to gain a better
understanding of customers' expectations
and to identify areas for improvement.

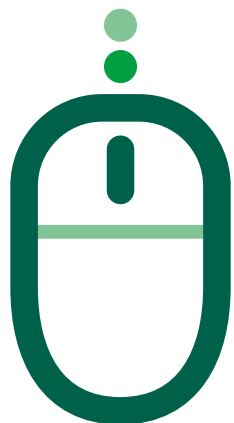


The Customer Promise was rolled out

and a concrete action plan was
developed in all sectors to improve
the customer experience.

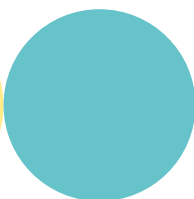
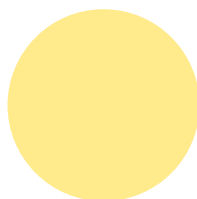


Digital offering continues to grow



The email authentication process was simplified

and contributed to an increase
in the number of customers
registered for online services.



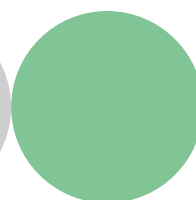
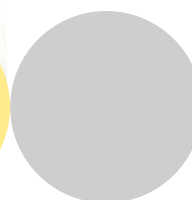
The new electronic application

for life insurance and
critical illness insurance
means that individual
applications can be
completed online.



**More than 53,000
customers**

have signed up for the paperless
option and now consult their
documents online.



Environmental considerations included in business practices

A new policy governs the acquisition of goods and services

and incorporates
environmental, social and
economic criteria with a view
to fostering a responsible
procurement model.

Criteria relating to environmentally responsible practices

are applied in calls for tenders
and contract award processes.



LED lighting is used

in new company installations,
reducing electricity consumption
in SSQ Insurance's offices.



TREE OF INTER- COOPERATION

The Annual Meeting is more environmentally responsible

thanks to the reduction of printed
documents and SSQ Insurance's participation
in SOCODEVI's Tree of Intercooperation program
aimed at offsetting CO₂ emissions.

Initiatives to reduce the environmental footprint



Participation in BOMA Quebec's building energy challenge

in order to reduce
greenhouse
gas emissions in
SSQ's 2505 building.

BOMA BEST certification was renewed

for SSQ Insurance's
headquarters and the
company qualified
for the Bronze level.

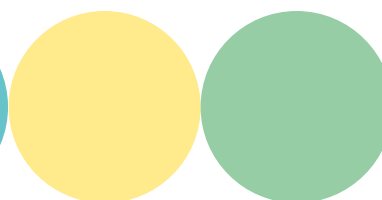


Laptop computers have been distributed

to nearly 50% of employees,
thus reducing the volume of
printed documents.

The partnership with ridesharing.com has been maintained

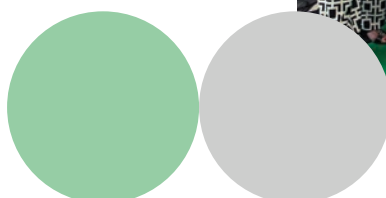
with a view to promoting alternative
transportation options.



A stimulating work environment

All HR programs and practices were reviewed

and a new performance management process was created in line with the company's culture.



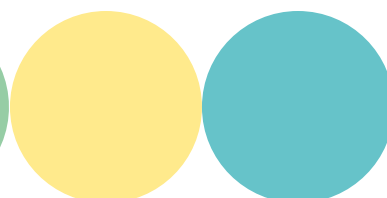
The general mobilization index

remains in the organizational performance zone, demonstrating employee adherence to company values.

officevibe

Officevibe survey platform

was launched. This interactive questionnaire tracks employee engagement in real time.





**More than half of
management positions
are held by women**

which reflects the
importance of career
development for women
in the company.



**A plaque was presented
to SSQ Insurance**

by BNQ in recognition of
its 10 years of the "Healthy
Enterprise" certification.

Giving back to the community



**Over
\$500,000**

was donated by the SSQ Foundation to 27 organizations to mark SSQ Insurance's 75th anniversary.

**Nearly \$500,000
was distributed by
SSQ Insurance**

to various organizations and foundations promoting health, well-being and disease prevention.



**Motivaction
Jeunesse**

was the cause supported as part of the SSQ Insurance Quebec City Marathon.



417
employees and
family members

took part in various activities
during the SSQ Insurance
marathons in Quebec City
and in Longueuil.

+12%

The 2019 United Way Centraide campaign

raised nearly \$412,000, 12% more
than the previous year.



**The United Way
Centraide Ambassadors
network**

demonstrated its strength
by delivering a record-breaking
2019 campaign while raising
employee awareness.

Being a socially engaged corporate citizen



Brand new IKEA furniture

was donated to two organizations affiliated with United Way Centraide: L'Évasion Saint-Pie X and Projets Bourlamaque.



Employees took part in a half-day of volunteering activities

in organizations sponsored by United Way Centraide.



An urban garden was set up

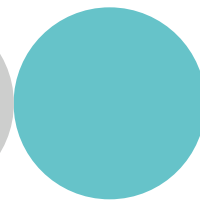
on the rooftop of SSQ's 2505 building with a view to promoting sustainable development and giving back to the community. The entire harvest was donated to Le Pignon Bleu.

Responsible waste disposal practices

SSQ Insurance Green Committee

A Green Committee was created

and tasked with gathering suggestions from employees and putting in place environmentally responsible initiatives.



Reset electronic devices

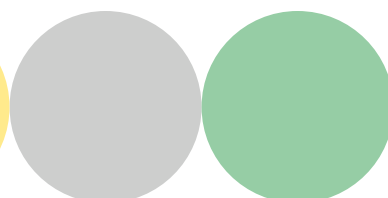
and used furniture were donated to non-profit organizations.



 Établissement attesté
Performance

**Certification
awarded by
RECYC-QUÉBEC**

for the Quebec City offices.



Sustainable and responsible investments



Evaluation criteria for external managers

when selecting and monitoring each external investment manager, the overall evaluation takes into account whether the company is a PRI signatory (Principles for Responsible Investment) and whether it adheres to a responsible investment policy.

Responsible investing

was on the agenda during each of the periodic meetings with external investment managers.

-49%

The carbon footprint of SSQ Insurance's general funds' bond portfolio

is 49% lower than that of the benchmark index.



In-house expertise was developed

by analyzing environmental, social and governance issues, thus facilitating direct dialogue with companies on these issues.

