



2017 Sustainable Development and Societal Responsibility Report



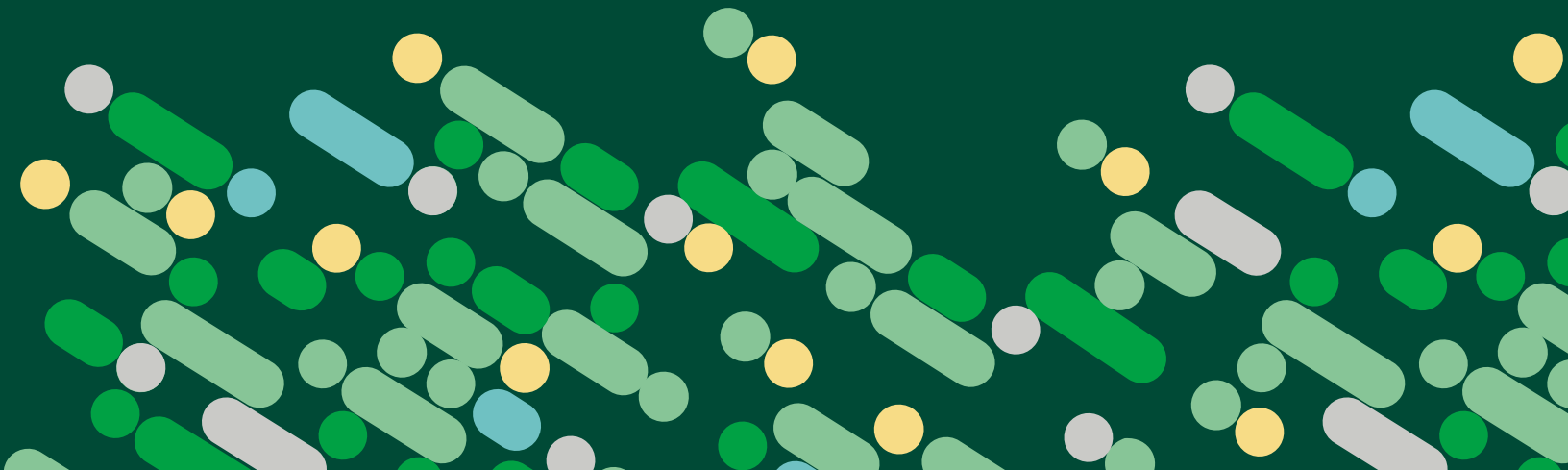
Sustainable development and societal responsibility

Now more than ever, we believe that communities should be at the heart of insurance because stronger communities make every person stronger. For this reason, SSQ Insurance will continue to be present in the community, be socially responsible and be committed to serving its insured community.

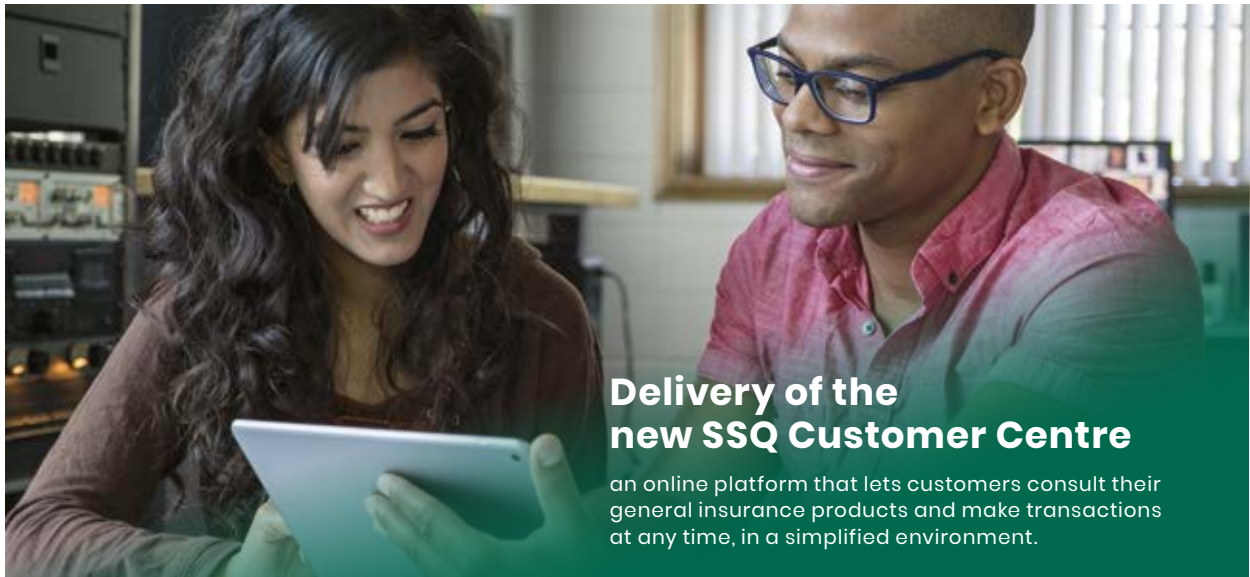
This vision manifests itself in our corporate culture and our business practices, which lead us to reconcile economic and financial issues with social and environmental causes. We have followed this path from the start, as we strongly believe that all companies must serve humankind.

Once again this year, several important milestones were reached in terms of sustainable development and societal responsibility.

Here are a few examples.



Innovative and efficient products and services



Delivery of the new SSQ Customer Centre

an online platform that lets customers consult their general insurance products and make transactions at any time, in a simplified environment.



Over 30,000 surveys compiled

and analyzed thanks to the implementation of our interactive survey platform to assess the post-transaction experience of customers.

Our Net Promoter Score (NPS) ranked as excellent

for group insurance benefits and services as well as general insurance claims.

Deployment of the Customer's Voice program

which helps us tap into the opinions of our group insurance and general insurance customers and use that feedback to make decisions in line with improved customer satisfaction.

Digital-focused development



Launch of the
**Einstein learning
management system**

to better organize and centralize
all the training programs available
to employees.

**Nearly
40,000 quotes**

generated using the auto insurance
quick online quote service.

**Increased number
of group insurance
plan members**

who signed up for online services
and direct deposit.

A company committed to its community



Having formed a strong bond with the Carrefour des enfants de Saint-Malo

SSQ Insurance invited children from the Carrefour des enfants de Saint-Malo to run the SSQ Health 5K, one of the events at the SSQ Quebec City Marathon.



Over \$80,000 raised

for the Carrefour des enfants de St-Malo as part of SSQ Quebec City Marathon initiatives.



Welcomed high school students to the Jeunes explorateurs d'un jour activity

so that they could experience a day in the life of insurance and financial services, under the auspices of honorary president France Rodrigue, Vice-President of Realty.



SSQ Insurance employees volunteered their time

to help kids from the Carrefour des enfants de Saint-Malo with their homework.

Several volunteering and outreach initiatives deployed across Canada



The United Way Centraide campaign had a **record year, raising \$334,000** 5% more than last year.



SSQ Insurance employees chaperoned the youth of the **Association de parents de l'enfance en difficulté** during special outings.

Office furniture donated

to non-profit organizations to help those in need.

Employee mobilization for the **North York Women's Shelter**

in Toronto along with a corporate donation of \$4,500.

Participation in the beach volleyball tournament, for the benefit of the **SickKids Foundation** for the 10th year in a row.

Healthy lifestyle: a priority!



An impressive 400 employees

and their family members participated
in the SSQ Marathons in Longueuil and
Quebec City.

Coup de cœur award

from the Ordre des conseillers
en ressources humaines agréés
(CRHA) for *HealthWise*, a health
and wellness program designed
to promote a healthy workplace
and positive life choices.

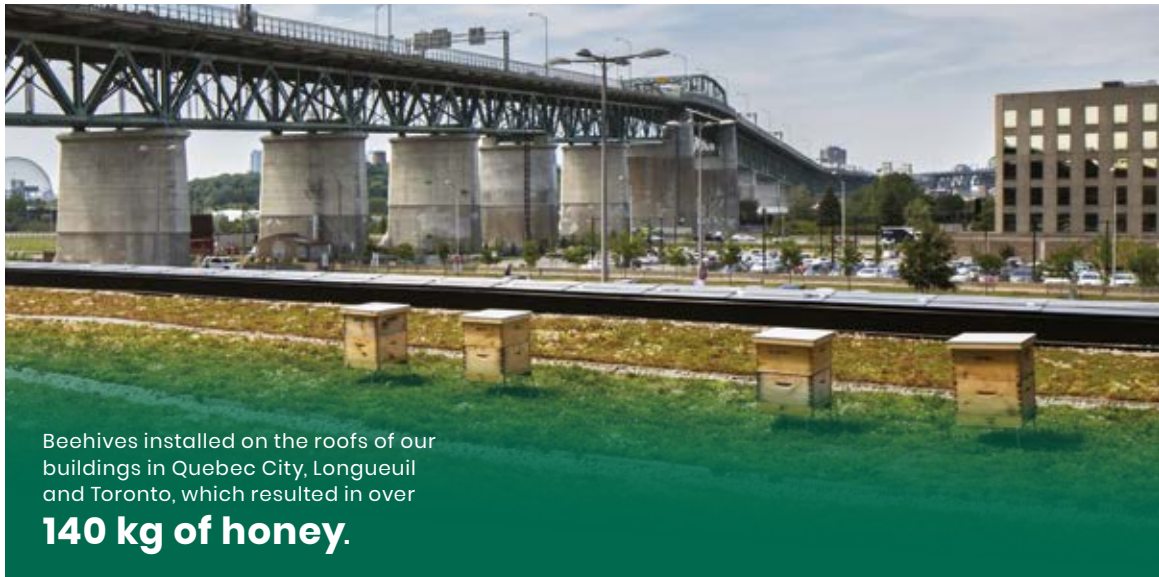


Healthy Enterprise – Elite
**certification
maintained.**



SSQ Insurance was a first-time partner for the
Escaliers ça marche SSQ
event in which many of its employees took part.

Successful initiatives for environmental protection



Beehives installed on the roofs of our buildings in Quebec City, Longueuil and Toronto, which resulted in over
140 kg of honey.

Incentives on purchases

of low CO₂ emitting green cars for the automobile fleet maintained, resulting in an 8% decrease in CO₂ emissions with respect to 2016.

Use of cleaning products using
natural ingredients
to reduce impacts on the environment.

Implementation of an
**ecofriendly
paper-shredding
program**

that generated several environmental benefits, the equivalent of:

18,751 vehicles

removed from circulation in terms of CO₂ emissions;

2,247,429

trees saved;

3,671,292,285

gallons of water saved.



**Electrobac bins
installed**
at the offices in Quebec City and Longueuil
to recycle outdated electronic devices.

WE RECYCLE!
**certification
maintained.**

Successful initiatives for environmental protection

Adoption of the paperless option

by SSQ personnel which saved 24% in paper consumption when compared to 2016.

Accreditation by the
Forest Stewardship Council (FSC®)

maintained, showing our commitment to responsible paper resources management practices.

Installation of water fountains with integrated filters connected directly to the city's water supply, instead of plastic bottles.

Wood ashes recycled

from Cité Verte's independent heating system to be added to the composting process as a substitute for lime, with resulting black soil and compost supplied to local market.

Responsible investment

Continued participation

as member of Quebec's PRI network allowing us to discuss with other members on best practices in terms of responsible investment.

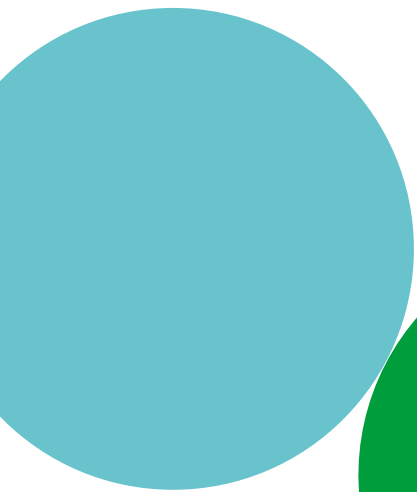
Third-party analysis

of our Canadian and U.S. company investment portfolios.

Responsible investment principles

fully integrated into our decision-making and investment analysis processes.

Criteria for responsible investment integrated into the selection of new SSQ Fund managers.



SSQ
insurance