



SUSTAINABLE WEALTH TO BE SHARED

CORPORATE SOCIAL
RESPONSIBILITY REPORT

20
18


LaCapitale
Insurance and
Financial Services



As a mutual that is solidly anchored in values of mutual aid, sharing and solidarity, La Capitale has strengthened its commitment towards sustainable development. La Capitale's processes and the working environment of its employees reflect this commitment toward doing what is necessary to ensure a sustainable future for the generations to come. Read on to learn about La Capitale's participation in this worldwide movement aimed at protecting the environment for the benefit of people and the community as a whole.



LA CAPITALE IS ONE OF THE LARGEST MUTUAL INSURERS IN CANADA

What is a mutual?

A mutual is a collective enterprise in which the members (known as mutualists) join together to obtain insurance and coverage for certain unfortunate life events such as accident or illness.

Mutualism: a modern and sustainable business model...

- Clients as the top priority: not shareholders
- Well capitalized
- Prudent planning and action: no hasty decisions
- Worldwide presence
- A powerful driver of economic and social development.



MEASURES THAT PROMOTE EMPLOYEE WELLNESS AND MOTIVATION IN THE WORKPLACE

La Capitale has put in place programs and measures aimed at establishing a fair and healthy workplace environment, where everyone can feel fulfilled and get the recognition they deserve.



“AVANTAGE-TOI” PROGRAM

Our company promotes prevention services and actions that facilitate the health and safety of La Capitale staff. The over 30 topics touched on to date have to do with health in general, physical health, psychological health and other topics relating to wellness in the workplace.



RECOGNITION PROGRAMS

La Capitale uses three peer recognition programs to highlight the notable achievements of employees in each of its business areas.

Nominated: **217**

Finalists: **66**

Winners: **37**

In 2018, nearly **400** people received a gift as a token of their 5 to 40 years of service.



Workplace Health
and Wellness Program

VIVA WORKPLACE WELLNESS PROGRAM

VIVA is a workplace health and wellness program that uses concrete tools to encourage and promote the physical and psychological balance of La Capitale's employees and those of the program's corporate clients.

Number of activities: **149**

Participating companies: **18**

Recipient employees: **7,427**

VIVA satisfaction level: **93%**

- 78% of recipients have modified their lifestyle
- VIVA has boosted satisfaction at work to 73% among recipients, employee morale by 65% and working atmosphere for 66% of recipients

To encourage the practice of physical activity, La Capitale has signed an agreement with the fitness centre located in its head office building to allow its staff members free shower and locker access.

GENDER PARITY IN MANAGEMENT ROLES

In 2018, La Capitale maintained gender parity among its managers.

Managers: **239**

Women: **118**

Men: **121**

INNOVATION

CONSIDERING INNOVATIVE IDEAS PROPOSED BY STAFF



Ideas for improvement

IDEAS FOR IMPROVEMENT

To enhance the quality of our existing products, processes and technologies

444 ideas submitted



DRAGONS DEN CHALLENGE

This challenge consists of proposing a technology innovation idea for our insurance and financial services business.

8 ideas submitted

RESPONSIBLE INVESTMENTS (PRI)

La Capitale promotes responsible investment for its investment assets. It is a signatory of the *Institutional Investors Release Declaration on Financial Risks Related to Climate Change* (2017), which recommends that publicly traded companies in Canada disclose more information on their exposure to climate change risks.

- **\$5,838M in investment assets**, 46% of which are managed by external managers, which are signatories of the Principles for Responsible Investment (PRI).
- **\$103.4M consists of private investments**, which finance renewable energies and social infrastructures.



SOCIAL INVOLVEMENT OF **EMPLOYEES**

La Capitale strongly encourages its employees to volunteer and take part in philanthropic activities.



“PAY IT FORWARD” CHALLENGE

42% of staff volunteered to assist members of their community



**ANNUAL
FUNDRAISING
CAMPAIGN**

\$208,625 was collected during the “*Sharing really counts!*” campaign, which was held to raise funds for United Way, Healthpartners-Quebec and the Red Cross

GIVING BACK

OVER 200 ORGANIZATIONS SUPPORTED

La Capitale has positioned itself as a responsible socio-economic player by actively improving the well-being of individuals and the community as a whole, through the initiatives of the La Capitale Foundation.

Over 200 organizations supported, mainly in the La Capitale Foundation's three niche areas: autism, intellectual disability and vulnerable seniors.



TOTAL
ASSISTANCE
\$1.8M

VALUING THE ROLE OF QUEBEC PUBLIC SERVICE EMPLOYEES

Founded nearly 80 years ago by public service employees, La Capitale maintains close ties with its original client base. La Capitale's valuing and recognition of the work done by Quebec public service employees led to the creation of the La Capitale Public Service Personality Recognition Award.

In 2018, at the third annual awards presentation, five Quebec public service employees received an award highlighting their exceptional work. In addition, two special prizes were presented to CEGEP representatives at the festivities marking the 50th anniversary of the creation of the network of college-level institutions of learning in Quebec.

PHILANTHROPIC ACTIVITIES

The La Capitale Foundation supported or participated in nearly 100 charitable events.

SHINEBEYOND PRIZES

\$90,000

Total sum donated to four organizations to allow each of them to carry out a project related to one of the La Capitale Foundation's three causes and for an intergenerational project.



A SWEET TREAT FOR A GOOD CAUSE

Over \$3,000

Production and sale of 432 jars (36.7 kg) of honey from hives installed on the green roof of La Capitale's head office building in Quebec City. The proceeds of the sale were donated to Little Brothers, a group that provides assistance to seniors living alone.



FILL THE BEETLE CHALLENGE

Our employees contributed to filling five cars with **1,920 kg** of non-perishable food items for the Mississauga Food Bank.



LA CAPITALE RECOGNITION AWARD

2018 recipients:

GENEVIÈVE DESPARS
Network of 48 public colleges across Quebec

ANDRÉ PRIMEAU
Public education network

MÉLANIE DUCLOS
Ministry, public or parapublic agency or crown corporation

SYLVAIN MANDEVILLE
Network of 48 public colleges across Quebec

LISE POIRIER
Public health and social services network

KATRYNE DELISLE
Municipal sector

MÉLANIE BÉDARD
Municipal sector

SUSTAINABLE DEVELOPMENT

LA CAPITALE'S 4 LEED®-CERTIFIED BUILDINGS AND 1 BOMA BEST- CERTIFIED BUILDING

IN QUEBEC

OUR HEAD OFFICE

625 Jacques-Parizeau St, Quebec City
LEED®-NC Gold certification | Platinum level BOMA BEST certification
Abundant natural light | Recycling and composting | Very high energy performance | Active transportation incentive | Parking for electric vehicles | 60% green and 40% white roof

DELTA 3 BUILDING

2875 Laurier Blvd, Quebec City
LEED®-CS Gold certification
First LEED®-CS Gold certified commercial and office building in Quebec City | Superior energy performance | Natural light

425 DE MAISONNEUVE BUILDING

425 De Maisonneuve Blvd, Montreal
LEED®-BE Silver certification
Recycling and composting | Efficient management of water | Very high energy performance

IN ONTARIO

7150 DERRYCREST DRIVE BUILDING

7150 Derrycrest Drive, Mississauga
LEED®-CS Gold certification
Recycling | Efficient management of water | Superior energy and air quality performance | Active transportation incentive



BUILDING CHARACTERISTICS

- **Energy performance – Gas and electricity**
(425 De Maisonneuve and the head office building)
 - Nearly 60% savings in energy consumption in relation to a comparable non-LEED reference building
- **Water management performance**
(425 De Maisonneuve and the head office building)
 - Nearly 70% savings in water consumption in relation to a comparable non-LEED reference building
- **Air quality**
 - All of La Capitale's buildings are subject to strict air quality control standards, and building management staff members receive training on maintaining air quality.
- **Environmental policy**
Strict application of an environmental policy in all La Capitale buildings to ensure awareness among building operations staff and tenants and equip them to integrate sustainable development concepts.

Premium reduction on home insurance for owners, co-owners and tenants of LEED-certified buildings

33 clients have benefited from this program

SUSTAINABLE TRANSPORTATION

La Capitale promotes the use of public transit and active transportation. In this regard, it offers incentives to encourage its employees to use such forms of transportation and insurance premium reductions to its clients who use green vehicles.

FOR STAFF

ABONNE BUS TRAVAILLEUR

Offered on the north and south shores of the St. Lawrence River in the Quebec City region

5% of staff participate in the program

CARPOOLING

44 parking spaces are reserved for ride-sharing drivers. They are all in use.

ELECTRIC VEHICLES

5 parking spaces with charging stations (head office)

ACTIVE TRANSPORTATION

66 indoor bike racks (head office)

FOR CLIENTS

COMMUNAUTO

Home, auto or leisure vehicle insurance **premium reduction** for *Communauto* members

1,083 clients have benefited from this program

\$40 reduction offered to our property and casualty insurance clients on a new *Communauto* subscription.

ELECTRIC VEHICLES

Premium reduction on auto insurance for an electric or hybrid vehicle

3,613 clients benefited from the program in 2018

ACTIVE TRANSPORTATION

38 outdoor bike racks (head office)



LaCapitale

Insurance and
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For life. And all it brings.