

September 2023

Environment, Social and Governance (ESG) Activities at Edge Mutual



Edge Mutual's ESG Strategy guides our organization and promotes a common understanding of expectation to Environmental Sustainability, Social Responsibility, and Corporate Governance initiatives.

ESG activities are not only important for greater societal and planetary good, but consumers in 2023 expect the organizations that they engage with to have a broader mandate beyond business and to be catalysts for change unachievable by individuals.

These initiatives foster our desire to be recognized as a good corporate citizen.

Environment Initiatives

Environmental sustainability projects are cost-effective and are tangible examples of Edge Mutual's commitment to ESG.

- Edge Mutual's office is equipped with energy efficient savings that include LED lighting, sensors for lighting, energy efficient appliances, etc.
- Edge Mutual implemented a Remote & Hybrid Working Policy providing employees with the opportunity as applicable to work remotely 100% of the time, or to work part-time remotely, and part-time in office, thereby reducing commuting emissions and office space requirements with potential energy savings.

- Edge Mutual is working to eliminate the use of single use printers and utilizes community printers/ scanners.
- Edge Mutual has in place an electronic system that has eliminated the need for paper faxes, and all faxes are delivered to employees electronically.
- Edge Mutual encourages all customers to pay electronically and to provide remittances electronically. All broker bills are paid electronically.
- We are investigating electronic refunds to policyholders.
- Edge pays some claims via electronic transfers.
- Edge Mutual has the blue box system in place to enable the destruction of paper in an environmentally friendly manner.
- Edge Mutual requires all vendors to provide electronic payment information (except in select situations where cheque payments are required).
- Edge Mutual's expense and payment request system is all electronic, which limits the amount of paper required for payment processing.
- Edge Mutual continues to work with vendors who submit paper invoices to have them provided electronically.
- Edge Mutual participates in waste or recycling programs (i.e., recycling cans and bottles, paper).
- Edge Mutual maintains fully digital files (Paperwise) to minimize the use of printed material in the running of its business. When paper materials are received from third-parties, documents are digitized and attached to the electronic client record.
- Toner cartridge collection and recycling program.
- Edge Mutual provides all key product resources to broker partners through web-based channels (e.g., online manuals) and encourages the submission of business and related documents through digital channels.
- Edge Mutual uses high-efficiency heating and cooling systems that leverage zone-specific temperature controls that are adjusted for time and day of the week.
- Cellular devices recycle program that is compliant with secure destruction & component recycling that keeps these devices out of landfills.
- Edge Mutual has installed a drinking water filtration system that eliminates bottled water usage by staff as well as provided reusable water bottles.

Social Initiatives

Social responsibility initiatives enable Edge Mutual to develop a healthy and productive relationships within our community, and other areas where we do business.

These programs ensure the health and safety of employees and other stakeholders.

Mental Health, Wellness & Safety:

- Family Assistance Program (EFAP)
- Financial Security
- Career Development
- Work-life Balance

Physical Health:

- Health & Dental plan.
- Flexible Work Arrangements.
- Fitness facility located in office.

Financial Health:

- Employer paid life and AD&D.
- Defined Benefit pension program.
- Engage with the Local Community through Volunteer and Outreach efforts:
- Employees choose a charity of their choice in which to volunteer or fundraise.
- Staff Association facilitates local Christmas donation opportunity.
- Support Community causes with Charitable Giving:
- Mutually agreed upon charity whereby employee donations are at minimum matched or exceed by the company.
- Donations to local Food Banks.
- Numerous 'grassroots' community initiatives and charities
- Strong supported of the local theatre.
- Allow staff to take paid time-off to support community organizations of their choice while also representing Edge Mutual.
- Community relations and involvement.

Diversity & Inclusiveness:

- We embrace and value diversity.
- Equal opportunity is integral to our recruitment process, as we aim to develop a community of diverse talent.
- We seek to maintain a positive workplace, free from discrimination and harassment.
- Strong supporter of Human Rights.



Governance Initiatives

Elements that underpin Edge Mutual's other ESG initiatives.

Edge Mutual Management Team members meet regularly and consult with our Board to ensure Edge Mutual continues to advance our ESG strategy, and to comply with ESG Governance responsibilities.

These governance policies have been developed and implemented:

- Audit Policy.
- Bodily Injury & AB Claims Handling Guidelines.
- Catastrophe Claim Management Policy
- Code of Business Conduct.
- Cheque Signing Process Claims Best Practices Framework.
- Claims Fraud Guidelines.
- Code of Consumer Rights and Responsibilities.
- Confidentiality Guidelines.
- Conflict of Interest.
- Data Breach Response Policy & Procedure.
- Disaster Recovery/Business Continuity Plan.
- Drug & Alcohol Awareness.
- Electronic Monitoring of Employees Policy.
- Equal Opportunity Employer (Fairness in Employment Policy).
- Fair Treatment of Customers.
- Harassment in the Workplace Policy.
- Ombudsman Service Guidelines Outsourcing Policies.
- Personal Information Protection.
- Privacy Policy/Confidentiality.
- Professional Development Policy.
- Recycling & Shredding.
- Reinsurance Risk Management.
- Retention of Documents Policy.
- Risk Governance & Risk Management Framework.
- Training and Development of Staff and Directors.
- Violence in the Workplace Policy.
- Whistleblower Policy.
- Your Right to dispute your Accident Benefits Claim.
- Service Standards or Service Commitments to Brokers.



Edge Mutual adheres to rigorous policies, training, and procedures to mitigate areas of risk related to data privacy and cybersecurity.

- Acceptable User Policy which governs use of Edge Mutual provided technologies including but not limited to computer hardware, software, email, mobile devices, cloud services, file transfer services and storage media that are the property of Edge Mutual
- Data Security Policy which governs our approach to securing Edge Mutual IT environments
- Privacy Policy
- Monthly Information Security Awareness training program for all employees. Privacy protection is a key topic addressed.
- Cyber policies in place to provide financial protection in the event of a data breach.
- Monthly touch points with Edge Mutual's Management Team to review changes to privacy legislation and potential impacts to operations.

Directors and senior leaders within the organization are encouraged to attend training seminars and conferences provided by mutual trade associations, to enhance their industry knowledge and generate networking opportunities with peers from other mutual companies. These events also cultivate cooperative principles, that originally, provided the foundation upon which insurance protection was made possible for the agricultural sector in Ontario over 150 years ago. These principles continue to help shape Edge Mutual's commitment to rural communities with respect to a wide range of governance matters.

Signed,



Al Hiddema, Board Chair



Carlos Rodriguez, President & CEO

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