

**Insurance by  
people who care  
about people.**

**2020 Social Responsibility  
Report**



**beneva**

# Report

Created by a coming together of equals between La Capitale and SSQ Insurance, Beneva is inspired by strong mutualist roots and built on the values of engagement, collaboration and integrity.

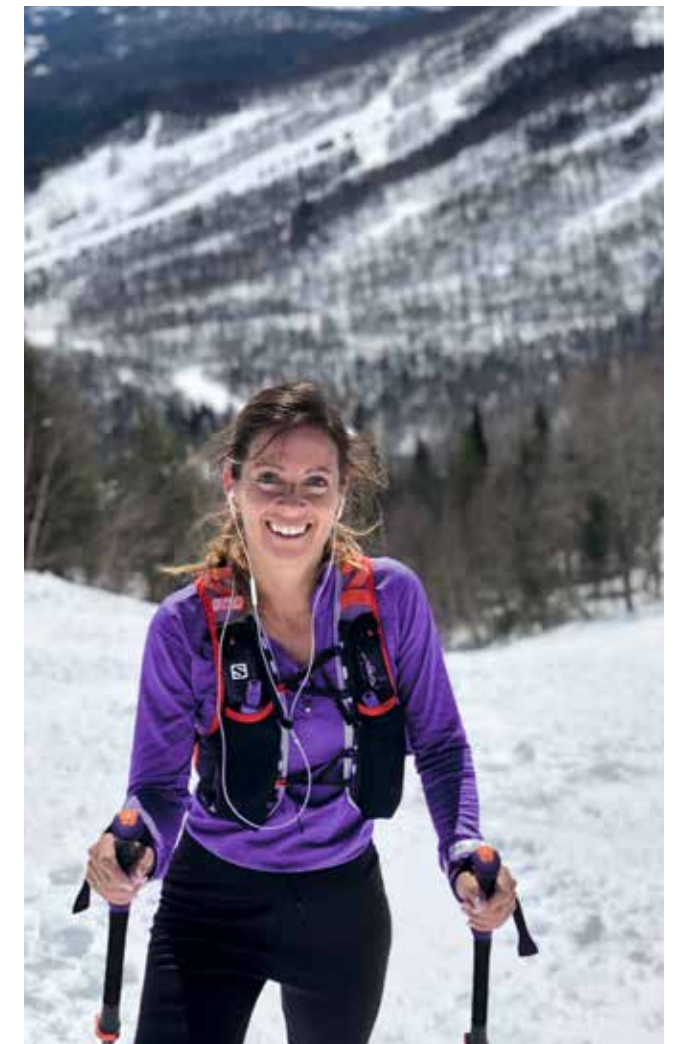
Beneva is committed to incorporating a social and environmental dimension into its day-to-day activities for the greater benefit of the community. The company is driven by a desire to reduce its environmental footprint, protect the environment for future generations and offer a stimulating work environment. With its impressive achievements in 2020, Beneva is already off to a great start!

## Wellness

### Wellness and engagement initiatives

- A variety of resources, training and proactive strategies were rolled out to help employees and managers deal with the pandemic, adapt to working remotely and maintain a healthy work-life balance.
- Over 380 employees took part in the *OcSobre* challenge, allowing La Capitale and SSQ Insurance to donate a total of \$31,025, including corporate donations, to *Le Grand Chemin* Foundation.
- The *HealthWise* and *Avantage-toi* workplace health and wellness programs provided tools to encourage and promote physical and psychological well-being, particularly in the context of the pandemic.
- Initiatives to encourage Beneva employees to boost their physical activity were put in place, primarily through the virtual version of the *Défi Entreprises* (corporate challenge) and the SSQ Insurance Quebec City Marathon, which has now been renamed the Beneva Quebec City Marathon.
- Support for community service employees in Quebec City was provided by Beneva as part of the partnership with Optima Global Health for group insurance customers.
- Ergonomic equipment was distributed to employees working remotely.
- Positive day-to-day activities were suggested to Beneva employees to get them thinking every day about things they can do to feel good.

“Beneva is committed to providing a work environment that embodies the company’s values and offers tangible programs to promote employee health and quality of life.”



Sonia Laffeur, participant in the virtual version of the *Let's get active together!* employee challenge

## Engaging work environment

Measures for establishing a fair and healthy work environment where everyone can feel fulfilled and get the recognition they deserve

- SSQ Insurance was awarded the *Prix reconnaissance RH* (HR recognition award) by the *Ordre des conseillers en ressources humaines agréés* (CRHA), in the Transformation category, for its company culture transformation program.
- The *Officevibe* tool was implemented to measure the engagement of Beneva employees through interactive, dynamic surveys.
- The fifth annual *Recognition Awards* were celebrated online as La Capitale highlighted the exceptional work of Quebec public service employees.



More than half of management positions are held by women.

The recipients of \$2,500 prizes as part of La Capitale's fifth annual Recognition Awards



- From left to right**
- Kimberly Marin Rousseau**  
Ministry, public or parapublic agency or crown corporation
  - Hugues Brouillet**  
Public education sector
  - Manon Thibault**  
Municipal sector
  - Geneviève Clements**  
Public health and social services sector
  - Claudie Auger Chénard**  
Fédération interprofessionnelle de la santé du Québec (FIQ)
  - Feten Karia - the jury's Our Choice award**  
Public health and social services sector



## Innovation and customer experience

### Tools for enhancing the customer experience

- SSQ Insurance's customer experience evaluation program continued to optimize customer interactions, particularly in property and casualty insurance.
- The paperless option was rolled out to all SSQ Insurance property and casualty insurance customers, reducing the amount of printed paper.
- The transactional Net Promoter Score (NPS) was measured for the property and casualty and group insurance sectors of La Capitale and SSQ Insurance.

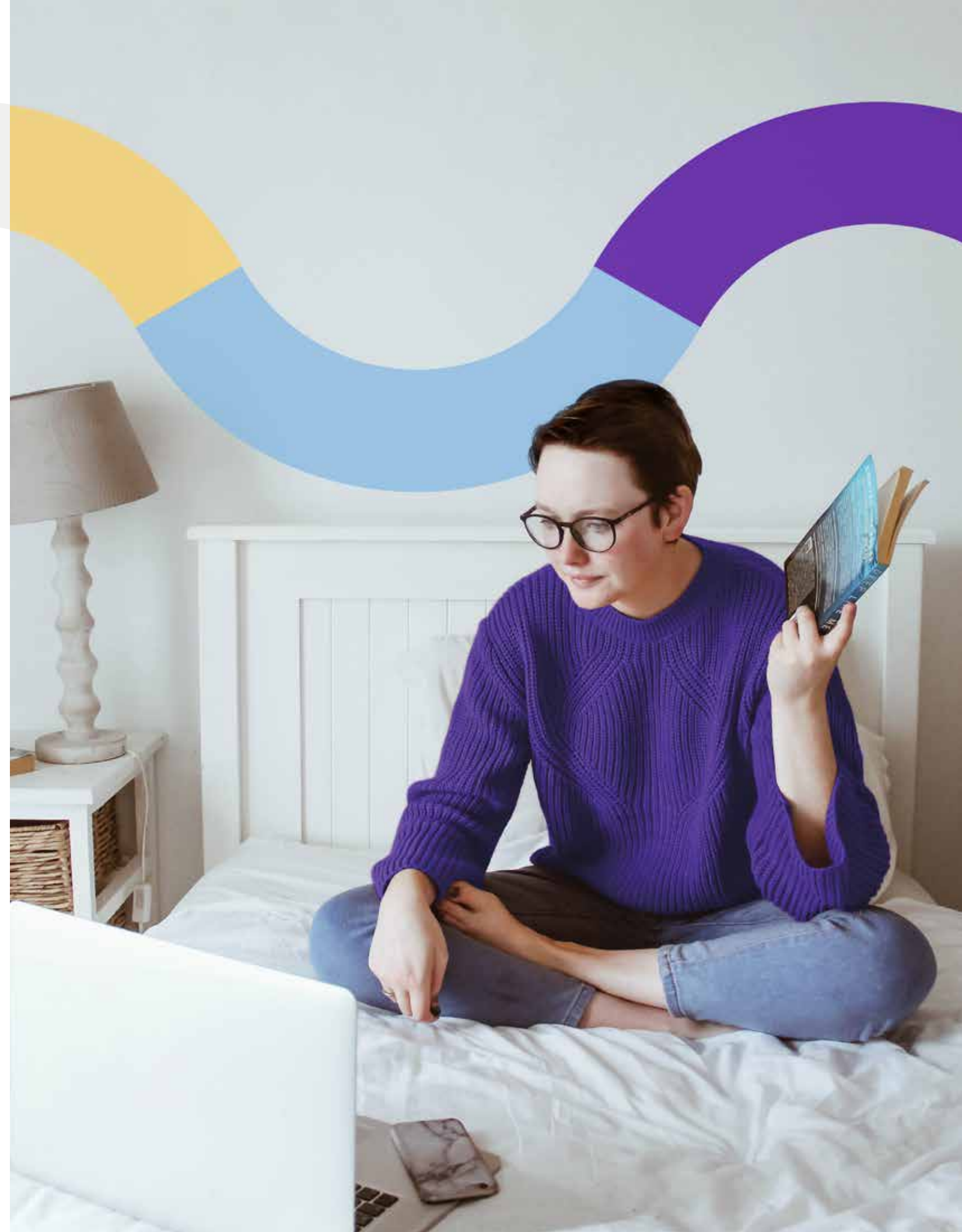
## Responsible and sustainable investments

### Holdings that promote responsible and sustainable investments

- Beneva became a signatory to the Principles for Responsible Investment (PRI), continuing SSQ Insurance's history of adherence since 2008 when it became the first Canadian insurance company to become a PRI signatory.
- All external managers on Beneva's segregated fund and investment account platform became PRI signatories by the end of 2020.
- In-house expertise was developed at La Capitale and SSQ Insurance for analyzing environmental, social and governance (ESG) issues, thus facilitating direct dialogue with companies on these issues.
- ESG factors are continually incorporated into investment decisions at both La Capitale and SSQ Insurance.
- Beneva's investment portfolio has a positive environmental and social impact, with private investments in renewable energy, social infrastructure and cleantech companies amounting to nearly \$220 million.
- Beneva's consolidated carbon footprint in 2020 was 13% lower than the benchmark index, the FTSE Canada Corporate Bond Index.
- Progress made regarding responsible investing was shared with Beneva's various internal committees.
- Responsible investing was on the agenda at periodic meetings with La Capitale's and SSQ Insurance's external investment managers.

Private investments in renewable energy, social infrastructure and cleantech companies amounted to nearly

# \$220M





## Philanthropy

### Concrete initiatives for giving back to the community and encouraging employees to get involved

- Beneva's 2020 United Way Centraide fundraising campaign raised \$713,255, including donations from employees and retirees and the corporate donation.
- All 1,800 jars of honey harvested from our buildings' green roofs were distributed equally among three community organizations in different regions: Moisson Québec, Moisson Montréal and the Mississauga Food Bank.
- In spite of the cancellation of some events due to the pandemic, Beneva upheld its commitments by making donations to organizations and projects that it would have otherwise supported.
- The La Capitale Foundation and the SSQ Foundation supported over 135 organizations in different regions.
- Over a five-year period, La Capitale and SSQ Insurance donated \$90,000 to the *Centre de prévention du suicide*.
- La Capitale and SSQ Insurance made a special \$110,000 donation to the United Way Centraide Emergency Community Support Fund to help organizations across the country that were impacted by the pandemic.
- SSQ Insurance donated airtime to United Way Centraide to broadcast messages on the main TV networks and web platforms.
- The entire harvest from the urban garden on the rooftop of SSQ Insurance's 2505 building was donated to *Solidarité famille*, an organization that supports families and individuals, for a donation valued at \$2,000.
- Numerous Beneva employees took part in the online version of the SSQ Insurance Quebec City Marathon, which has now been renamed the Beneva Quebec City Marathon.

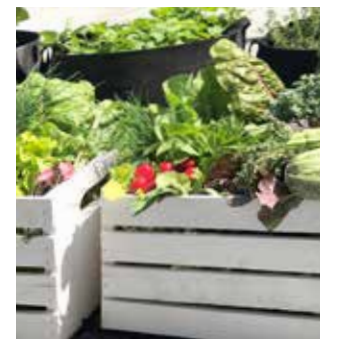
“In 2020, philanthropic support from the company and its foundations totalled more than \$2.8 million.”



The *Centre de prévention du suicide* showed its appreciation for our support with a plaque.



Many employees displayed their contribution to the United Way Centraide campaign.



The harvest from the urban garden was donated to a community support organization.

Left: Collin Cotton from the Mississauga Food Bank gets the honey produced on our buildings' rooftops ready for distribution.

## Sustainable development

### Initiatives to reduce our environmental footprint

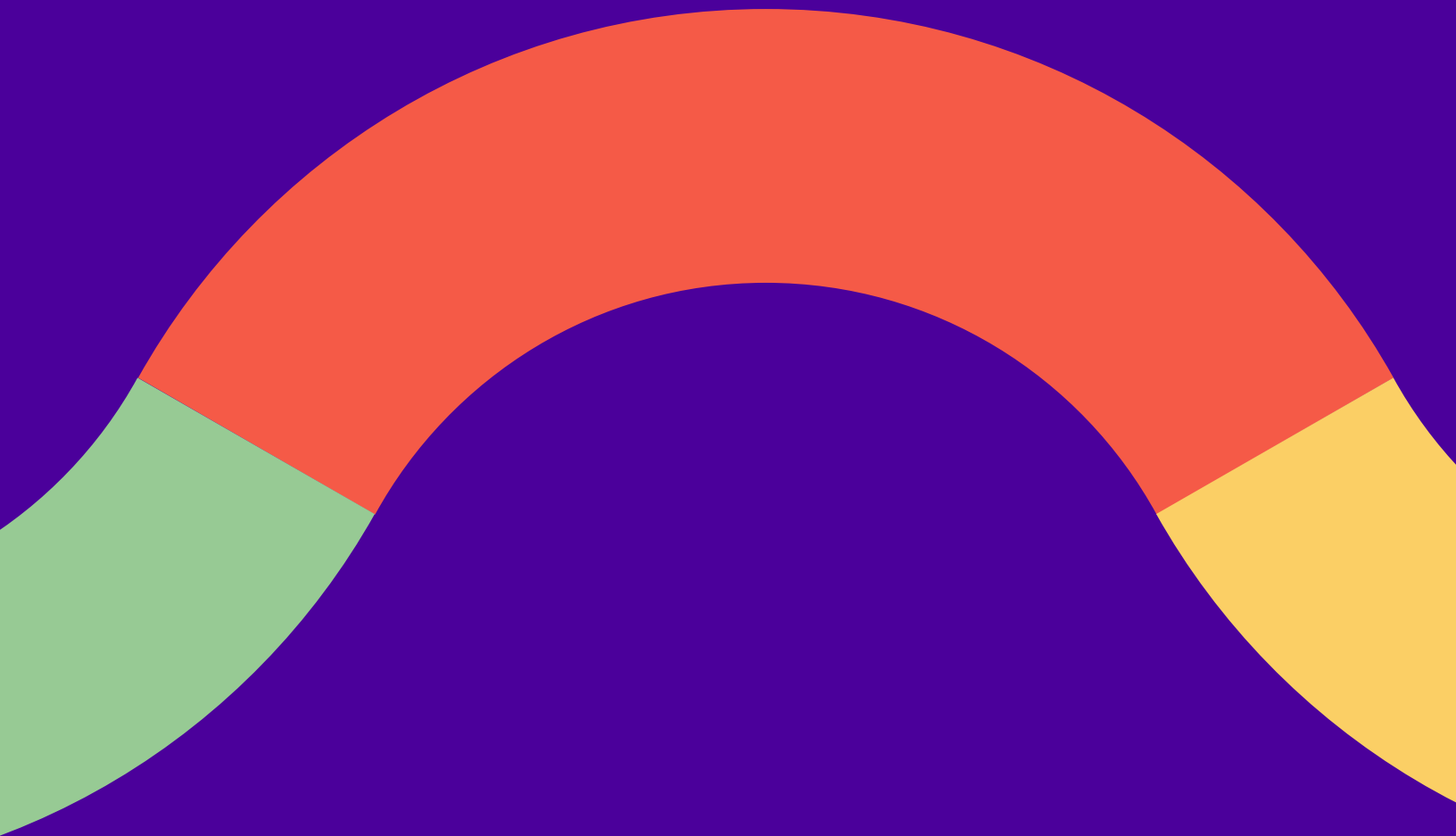
- BOMA BEST® Platinum certification was awarded for the La Capitale building at 625 Jacques-Parizeau St.
- BOMA BEST® Bronze certification was awarded for SSQ Insurance's 2505 and 2525 buildings.
- LEED® Gold certification was awarded for the La Capitale buildings at 625 Jacques-Parizeau St. and 7150 Derrycrest Drive, and for SSQ Insurance's SSQ Tower.
- The La Capitale and SSQ Insurance buildings have a number of high-performance, energy-efficient and eco-friendly features.
- An environmental policy is strictly enforced in the La Capitale and SSQ Insurance buildings to raise awareness of maintenance staff and tenants about the integration of sustainable development concepts and to provide them with the tools they need to be eco-friendly.
- La Capitale and SSQ Insurance are participating in [BOMA Quebec's Building Energy Challenge](#) to take place over four years with a goal of reducing greenhouse gas emissions in SSQ's 2505 building and La Capitale's 525 René-Lévesque Blvd. E. building.
- La Capitale and SSQ Insurance signed up for Hydro-Québec's Demand Response program to reduce power demand in their buildings during winter peak periods.
- [ICI on recycle certification](#) - *Établissement attesté Performance* (We recycle here - performance certification) was awarded by RECYC-QUÉBEC for SSQ Insurance's Quebec City offices.
- SSQ Mutual made its annual contribution to SOCODEVI's Tree of Intercooperation program, a solidarity alternative for fighting climate change by offsetting a portion of the company's CO<sup>2</sup> emissions.



For information about Beneva, please call 1-866-332-3806, write to [communications@beneva.ca](mailto:communications@beneva.ca) or visit our website:

[beneva.ca](http://beneva.ca)

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