



ICA-AMERICAS REGIONAL CONFERENCE

October 5, 2007

*Dennis Deters
Senior Vice-President
The Co-operators Group Ltd.*

Presentation Overview

- Sustainability
- Weather Related Incidents
- The Inconvenient Truth
- The Insurance Industry
- The Co-operators Sustainability Journey





Sustainability:
Meeting the needs
of the present
without
compromising the
ability of future
generations to
meet their own
needs.

Brundtland Commission 1987

Raging Forest Fires



Severe Snow...



Hawaiian Erosion & Arctic Cracks




Tornados



Hurricanes: “Engines of Destruction”





By far the most terrifying film
you will ever see.

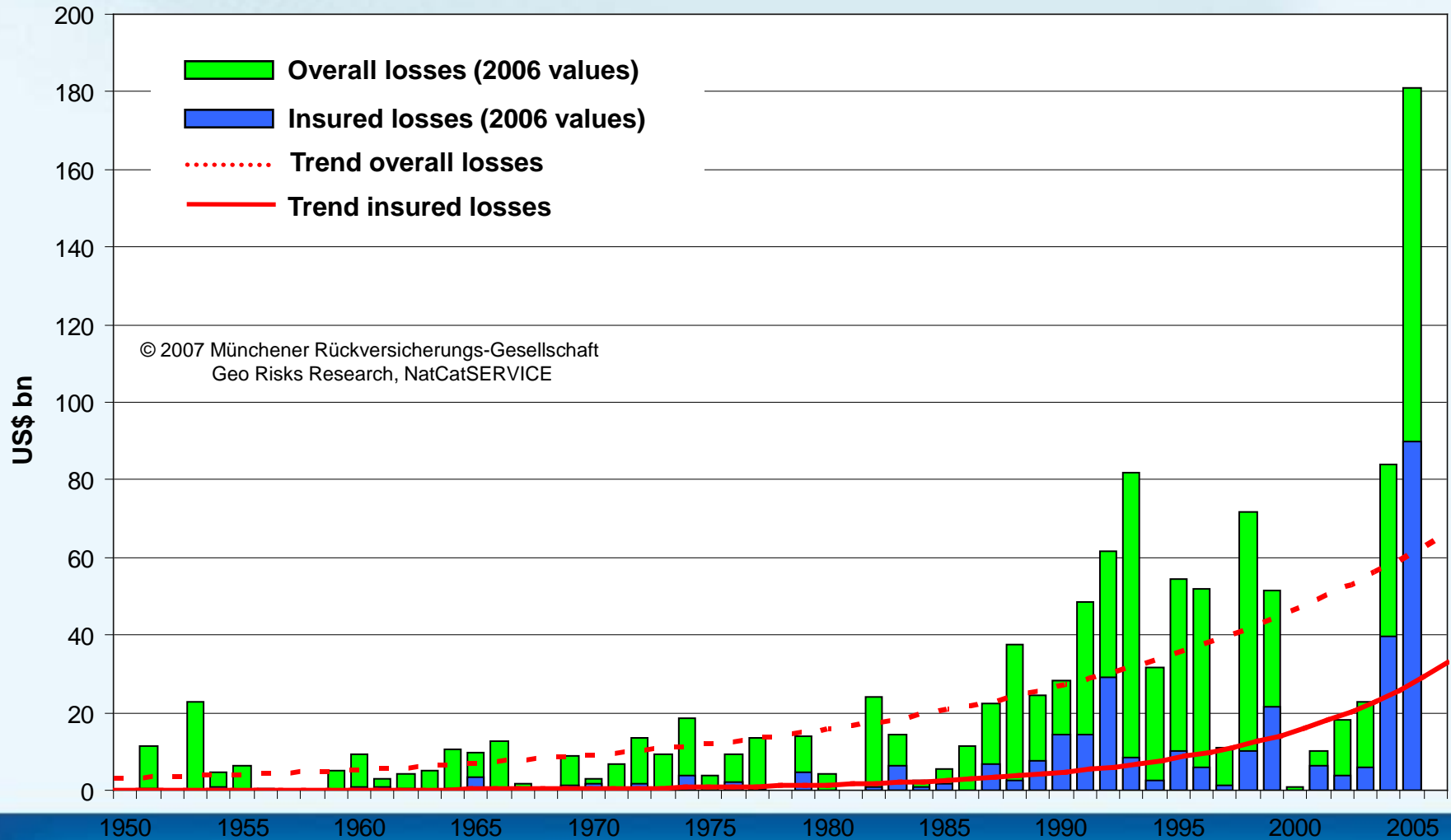
an inconvenient truth

A GLOBAL WARNING

ALAN MOORE PRESENTS A BURT AMET PRODUCTION A GUY RITCHIE FILM WITH GEORGE CLOONEY "ACTING VENTURE" (DUBBED IN) ANNA TORV O'NEILL CONRAD COX
VENIANT MOORE "O'NEILL ANNA TORV O'NEILL CONRAD COX" "GUY RITCHIE" "GEORGE CLOONEY" "ACTING VENTURE" "ANNA TORV" "O'NEILL CONRAD COX"
© 2006 WARNER BROS. ENTERTAINMENT INC. ALL RIGHTS RESERVED. "AN INCONVENIENT TRUTH" IS A TRADEMARK OF WARNER BROS. ENTERTAINMENT INC.

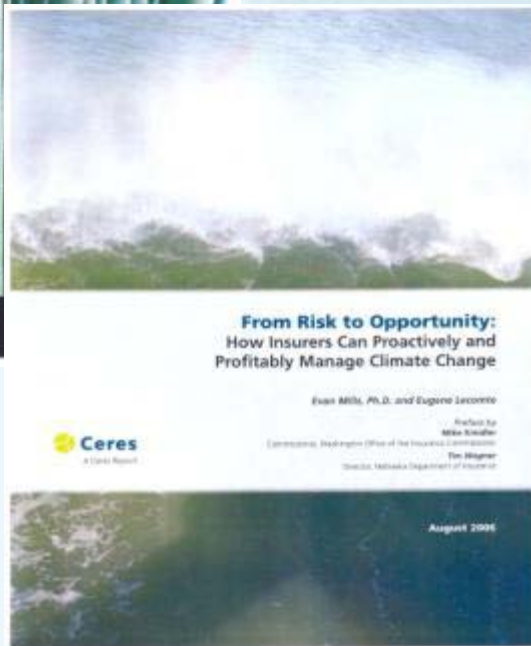
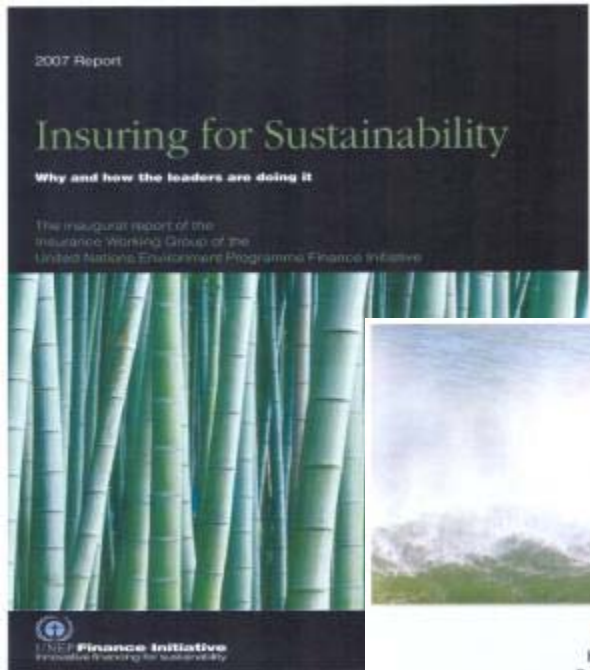
Great Weather Disasters 1950 – 2006*

Overall and insured losses



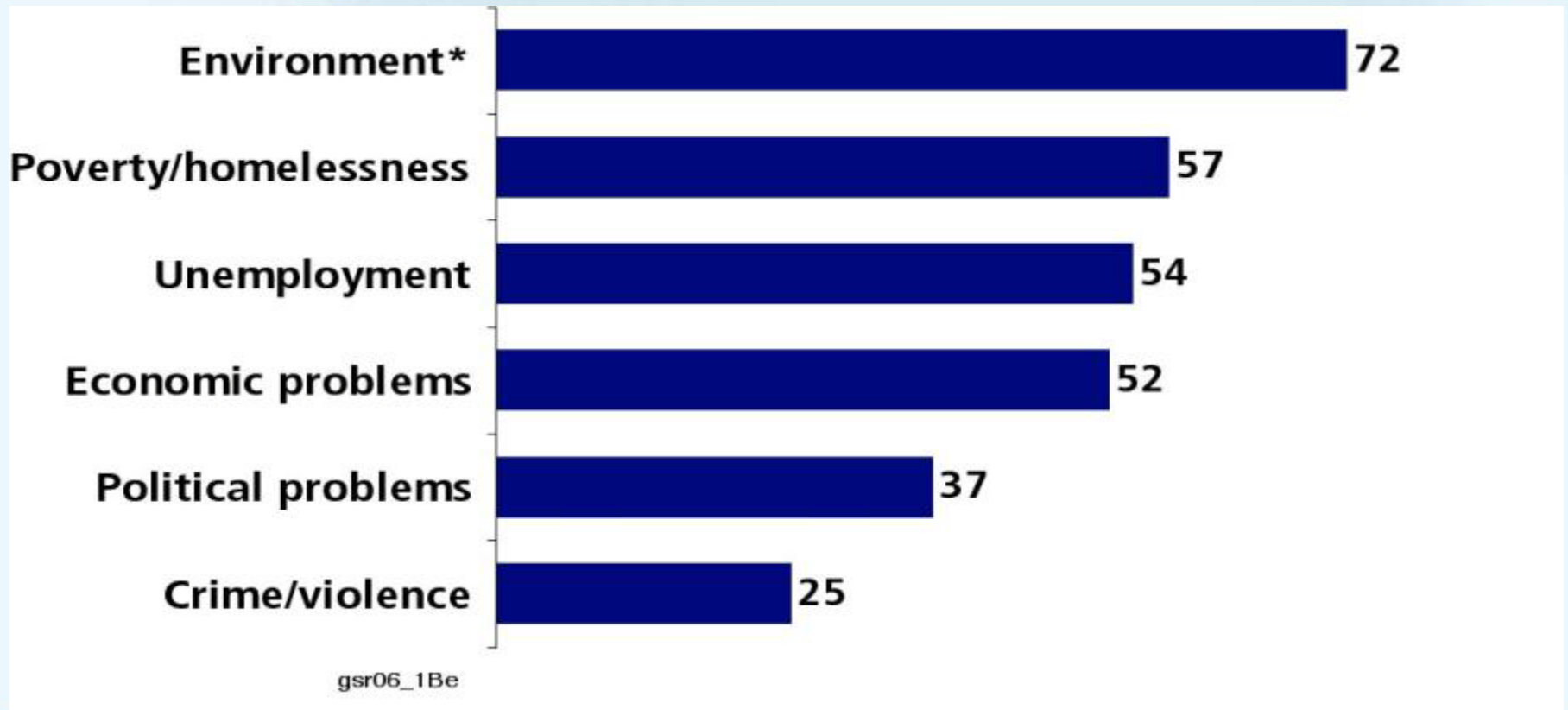
* According to the definition criteria there was no Great Weather Disaster in 2006.

Insurance Reports



Expect Large Companies to Play Role in Solving Important National Problems

“Strongly Agree,” Average of 11 Countries,
By Selected Unprompted Problems, 2006



*Includes pollution, climate change, and natural disasters

Daily Headlines...


Lloyd's urges insurers to take climate change seriously or risk being swept away


Insurance industry warns of climate disaster

State Farm endorses Business Roundtable Climate Change Statement


Catastrophe trends need to be built into future planning: Lloyd's develops \$100bn loss scenario — chairman Levene

The Insurance Industry Dives in to Sustainability

 **Social, environmental actions becoming pivotal -**

 **Employers are re-thinking their eco-friendly stance -**

 **Companies see profits in green initiatives -**

 **Go green, or go under... - Information World Review**

THOMPSON'S
**Daily Insurance
News Service**

Aviva to extend, improve driver behaviour tracking program which leads to premium discounts

Insuring for Sustainability – Why and how the leaders are doing it,

12 CANADIAN HR REPORTER CANADA'S TOP 100: GREEN EMPLOYERS

Credit union aims to be CO₂ neutral by 2010

Green initiatives reach beyond employees to community

to eradicate poverty strengthening community working with non-profits
The company invests 1 percent of its annual profit programs that support three initiatives. This Vancity will invest \$650,000 in environmental grants, including grants to the David Suzuki foundation to help other

 **The sustainable executive: CSR importance grows - National Post**

 **Business leadership needed on sustainability issues, say American CEOs -**

The Role of the Insurer

Advocacy

- Lobby for improved building codes, and influence planning standards
- Upgraded building supplies
- Consideration for location – coastal areas
- Develop new products and services
- Conduct research into health and property risks

Insurance Companies and Climate Change

- Improve corporate governance & strategic management
- Manage their operational footprint
- Examine regulatory impacts - advocacy
- Engage & incent stakeholders
- Create partnerships
- Develop sustainable products & services

The Simpsons Tackle Global Warming

Sustainability Policy

“As an insurer, an employer, investor, community partner, and a co-operative, The Co-operators believes that it can and must play a leadership role in ensuring a sustainable future.”



4 Sustainability Strategies

1. Climate Change
2. Operations
3. Products & Services
4. Stakeholder Engagement

Safer Living Home – P.E.I.



“Everybody talks about the weather, but nobody does anything about it”.

Mark Twain



Thank You

Questions/Comments