



THE MUTUAL FIRE  
INSURANCE COMPANY  
OF BRITISH COLUMBIA

# ESG & SUSTAINABILITY ANNUAL REPORT 2023





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## ABOUT THIS REPORT

The purpose of this report is to provide a comprehensive overview of Mutual Fire Insurance's (MFI) commitment to environmental, social, and governance (ESG) initiatives. This report aims to inform stakeholders about MFI's sustainable practices, its progress in addressing ESG issues, and its future plans and goals.

Through this report, MFI seeks to demonstrate its dedication to responsible business practices, transparency, and long-term sustainability. It showcases MFI's understanding of the importance of ESG factors in driving a positive social and environmental impact, as well as enhancing the Company's overall performance and resilience.

Overall, we hope this report serves as a comprehensive and transparent account of MFI's ESG initiatives, illustrating its responsible business practices, commitment to social and environmental well-being, and dedication to sound corporate governance. It aims to engage stakeholders and foster a deeper understanding of MFI's ESG efforts while showcasing the positive impact we are making in the world around us.

## CAUTIONARY STATEMENT REGARDING FORWARD-LOOKING INFORMATION

Please note that this report contains forward-looking statements regarding MFI's environmental, social, and governance (ESG) initiatives. These statements are subject to risks and uncertainties that may cause actual results to differ materially from those expressed or implied by such statements. Forward-looking statements are based on current expectations, estimates, and projections about MFI's industry, management's beliefs, and certain assumptions made by management. These statements involve risks and uncertainties that could cause actual results to differ materially from those contemplated by the forward-looking statements. Factors that could cause actual results to differ materially from those in the forward-looking statements include, but are not limited to, changes in government regulations or policies, changes in laws and regulations affecting the insurance industry, changes in general economic conditions, and other factors that may be beyond MFI's control. MFI does not undertake any obligation to update forward-looking statements, except as required by law.

## OUR STORY

Founded in 1902, Mutual Fire Insurance was the first mutual insurance company headquartered in the province of British Columbia. The foundation of our company was built on the hard work and dedication of 44 local farmers and business owners in the Fraser Valley who wanted fire insurance at a reasonable cost. Today, we provide solutions for farm, commercial, and home insurance needs from British Columbia to Ontario with the support of our broker partners. Mutual Fire Insurance is a stable and profitable mutual insurance company with a unique dual policyholder structure. Policyholders have the option of becoming a member. Members enjoy the benefits of discounted coverages on qualifying homes, rights to vote on resolutions that affect the company, and the opportunity for a premium refund if so declared by our Board of Directors. In 2022, we launched our wholly owned subsidiary Four Points Insurance to support small businesses through the many adjustments they must face now, and in the future. We take pride in providing peace of mind solutions and support in the communities we insure.

### VISION

Embracing Change to **PROTECT** You

### PURPOSE

Trust and Protection for a Sustainable Tomorrow

### MISSION

Custom Solutions with Unparalleled Service

### VALUES

Community  
Empowerment  
Honour  
Mutuality  
Passion





## OUR PATH FORWARD

By Darin Lord Nessel, President and CEO

The next few years ahead of us will outline the beginnings of our ESG reporting. Reporting which will ensure the Company remains resilient while enhancing the enterprise value. We will be looking at Sustainability and Environmental, Social and Governance (ESG) in terms of both assessing and mitigating risk, and identifying opportunities. The baseline we will use for these disclosures is the Task Force on Climate-Related Financial Disclosures (TCFD) Framework. This framework forms the current basis of Canada's climate-related disclosures. Our external stakeholders have increasing expectations of ESG performance and reporting that will affect top-line and income statements. We will look to balance economic, environmental, and social aspects which impact how and where we operate. Our internal stakeholders' expectations of ESG will impact our ability to attract and retain talent, suppliers, and partners. As we prepare to comply with the Climate Risk Management regulations, we will seek to build the capacity and capability in the following areas:

- Understanding disclosure expectations and requirements;
- Building a climate transition plan;
- Climate scenario analysis & stress testing and;
- Calculating scope 1, 2, and 3 carbon emissions

We have accomplished much in our short time focusing on sustainability and ESG. Now, it is time to engage ourselves in developing our climate risk disclosures.

Jan 10,  
2022

Establishment of staff-led ESG and Purpose Committees.

June 15,  
2023

Mutual Fire Insurance becomes an early adopter of the Swiss Re Institute Insurance Sustainable Development Goal (iSDG) Calculator.

July 25,  
2023

Diversity, Equity, and Inclusion (DEI) Policy implemented by our management team and adopted by our staff.

Sept 16,  
2023

ESG Policy implemented through unanimous vote by the Board of Directors.

# WHAT GUIDES US

We chose to take action that creates an impact to preserve our planet, better our economy, form a just society, and normalize a culture working together for a common good. To embrace the possible, we have instituted an ESG & Purpose Framework that articulates Mutual Fire Insurance's purpose statement - [Trust & Protection for a Sustainable Tomorrow](#). This framework outlines our company-wide approach to act with purpose through ESG within our business practices and incorporates an ongoing dialogue with internal and external stakeholders. We have segmented the very meaning of our purpose statement into key pillars: ESG-centric business practices, partners, community and philanthropy, employee wellness, accountability and responsible leadership, and investments. Collectively, these pillars serve as our blueprint to the 17 Sustainable Development Goals (SDG) in creating a better world. The decision to align with four of the United Nations Sustainable Development Goals serves a choice aimed at fortifying our organization's resilience and perpetuating a culture of impactful contributions.



# OUR FRAMEWORK



## (G) Grounded Governance

### Accountability & Responsible Leadership

With oversight from MFI's board of directors and executive team, we ensure the continued advancement of our ESG strategy and governance.

Our Value Drivers:

- Understanding disclosure expectations and requirements
- Utilize the iSDG calculator to measure insurance sustainability impact against the insurance SDGs
- Security and privacy

### Investments

Through socially responsible investment strategies, MFI aims to make a difference in our governance and environmental impact by investing in organizations whose goals align with our ESG ethics

Our Value Drivers:

- Impact Investing
- Sustainable Investment Criteria



## (S) Social Responsibility Initiatives

### Community & Philanthropy

Increasing our involvement in the community through purposeful donations that contribute to creating healthier communities and the environment.

Our Value Drivers:

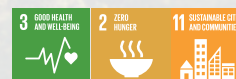
- Establish local community engagement
- Donate with social impact

### Employee Wellness

Our core is our most valued internal connection – our employees. We want to build a more resilient organization and maintain an impactful organizational culture that will drive progress within the personal and business aspect.

Our Value Drivers:

- Employee health and wellbeing
- Diversity, equity, and inclusion
- Training, education, and engagement



## (E) Environmental Sustainable Projects

### ESG Business Practices

Through collecting additional information on our insureds and taking the initiative to educate our brokers and insureds, we can respond in a positive way to environmental concerns.

Our Value Drivers:

- Reduce our carbon footprint
- Adopt energy efficient measures
- Promote circular economy

### Partners

Partnerships create an opportunity for MFI to further achieve ESG goals and our purpose as a Company. Ensuring our partners align with our own goals and ESG aspirations is a top priority.

Our Value Drivers:

- Industry collaboration





# 2023 PURPOSE LED INITIATIVES

We sent out our Purpose Committee on a mission to identify communities and create initiatives to help further our impact for our people, our community, and our planet. Below is a snapshot of the committee's accomplishment:

## 2 ZERO HUNGER



### **MFI Hamper Program**

We partnered with the Langley School District Foundation to help our community and families facing food scarcity. With a \$10,000 donation from MFI, The Purpose Committee was able to help 153 families within Langley, BC, by providing grocery hampers to families the district had identified as in need.



### **Hamburgers for Hampers Fundraiser**

On May 31st, 2023, The Purpose Committee collaborated with The Joseph Richard Group to coordinate and host Mutual Fire Insurance's first fundraiser. The committee successfully raised an impressive \$1,348.78 to support the Hamper Program, which is directed toward making a tangible impact on the community's fight against hunger.

## 3 GOOD HEALTH AND WELL-BEING



### **Calm App**

On March 1, 2023, we launched the Calm app for all staff. Calm puts the tools to achieve mindfulness within our back pockets with guided meditations, soothing music, and daily guided programs designed to be practical.



### **ESG Event**

On September 8th, the committees coordinated and hosted a company-wide ESG-centric scavenger hunt atop Grouse Mountain.

## 11 SUSTAINABLE CITIES AND COMMUNITIES



### **Bees**

For such tiny creatures, bees make a significant impact. Working with Alveole, an urban beekeeping farm, we welcomed over 100,000 bees to our head office. By adopting honeybees, we are helping change people's perspective of the urban environment and reconnecting our community with the subtle wonders of nature.



### **Alveole Workshop**

Throughout the year, Alveole has hosted two virtual workshops to teach and engage our staff. We had the opportunity to learn all about urban beekeeping and the little city found within a beehive. Without bees, the availability and diversity of fresh produce would decline substantially, and human nutrition would likely suffer. To learn more about our bees, visit <https://myhive.alveole.buzz/mutual-fire-bc-9366-200a-st>



### **November 1/2 Degree Energy Challenge**

In November 2023, We launched the 1/2 degree challenge for all staff to participate. As we continue on our hybrid work path, we strive to encourage staff working from home to reduce their energy consumption. For those who had participated, we had an average of 22% reduction of energy consumption within the November to December 2023 months. Our winner of the challenge had an astonishing 52% reduction!

## 13 CLIMATE ACTION





# ENVIRONMENT (E)

THERE IS NO PLANET 'B'





## HOW WE GOT HERE

By Ayla Louttit FCIP

Chair of ESG Committee

As a Mutual property and casualty insurer, we deeply understand the devastating effects of climate change and the leading role the insurance community must play in response to it. We're proud of the steps MFI has taken thus far, and it's our privilege to share the details and results of these activities with you here.

MFI's approach to environmental, social, and governance (ESG) matters begins with our purpose of Trust and Protection for a Sustainable Tomorrow. This statement reminds us of our responsibility to be a positive force for our policyholders, brokers, stakeholders, and communities, as well as the planet we call home. This statement also helped shape our Corporate ESG Policy and Framework, which outlines our company-wide approach to integrating ESG in our business and investment activities, and incorporates an ongoing dialogue with internal and external stakeholders. The ESG policy outlines our focus areas: climate change, employee wellness and benefits, culture, engagement, diversity, inclusion, accountability, and just doing what's right. The principles and pillars outlined in our policy and framework established a strong foundation for us to build upon. These will be evolving documents that we will review regularly and update to reflect our strategy and values to ensure we have an ongoing positive impact on our stakeholders, communities, and future generations.

Our staff-led ESG Committee and Purpose Committee are dedicated to integrating ESG best practices into our operating philosophy, and through sustainable actions, such as supporting the 17 UN Sustainable Development Goals, we can impact all areas through our efforts. Education and engagement have been large proponents during these early stages as these topics are of significant importance within the Company, with many people showing a keen interest and passion for these topics and the desire to do something to benefit society and our planet.

We hosted an event at Grouse Mountain, where all staff learned about ESG in a fun and engaging way. Then, the group met at an Indigenous longhouse, where elders spoke about their culture, beliefs, truth, and reconciliation. We also attended the 2023 CAMIC (Canadian Association of Mutual Insurance Companies) Conference in Halifax, NS, where MFI had the honour of discussing our journey so far with other mutual companies. The road to ESG should be focused on progress and not perfection – any action forward is better than no action at all. We now have a solid foundation with many documented accomplishments already that will have a lasting impact on MFI's sustainability journey. I am excited to see where we can have an impact next!



# WINNING HEARTS & MINDS FOR ESG

Event Date: September 8, 2023

Location: Grouse Mountain

**O**n September 8, 2023, we rounded up our staff for an extraordinary event designed to transcend the typical boundaries of ESG

education and ignite a passion for positive change. Our intent was clear: to go beyond head knowledge of ESG and foster a passion that will change our culture in how we care and contribute to the well-being of society and the environment. Through a collaboration with the ESG, Purpose, and Social Committees, we coordinated an event that would move and empower our staff, creating lasting impressions that would encompass our organizational culture.

The eco-friendly scavenger hunt promoted team-building exercises that unfolded amidst the untamed beauty of nature.



*Pictured: Staff at MFI*



*Pictured: The beautiful view atop of Grouse Mountain*

Collaborating against the backdrop of towering trees and open skies, MFI staff found themselves not just solving puzzles but unravelling the intricate fabric of real-world sustainability challenges. The environment itself became a teacher.

As we embarked on a journey atop Grouse Mountain, the realization dawned upon us that nature is not just a backdrop, but a guiding force.

The panoramic views, crisp mountain air, and the rustling of leaves underfoot served as a powerful reminder of the harmony

that exists when we immerse ourselves in the natural world. It became apparent that nature is not merely a setting for leisure; but a source of inspiration, rejuvenation, and a catalyst for innovative thinking.

*Pictured right to left: Kristie S, Dana P, and Candyce C.*





The pinnacle of the event was an emotionally charged performance that left a profound mark on every heart in attendance. The híwus Feasthouse, a sanctuary of cultural richness, came alive with a mesmerizing showcase of profound legends, soul-stirring songs, and enchanting dances. As we stepped foot into the authentic Pacific Northwest Longhouse, we were immersed in the heart and soul of the Squamish First Nations.

As the rhythmic beats echoed from the delicately hand-made drums of our honored Squamish First Nations Elder we became engulfed in a timeless story, weaving a tapestry of tradition and wisdom. With each word, we were transported back in time, experiencing the traditional way of life of First Nations people. The atmosphere was charged with the energy of ancestral spirits, and the air became thick with a shared sense of reverence and awe.

In a moment that felt like a sacred connection to the past, the Elder began sharing the Seagull Story—a narrative pulsating with the values of sharing, generosity, and doing one's best while caring for one another. As the story unfolded, we found ourselves not just spectators but active participants in a cultural

*Pictured: The Seagull Dance*



*Pictured: The híwus Feasthouse*

journey that resonated with the core of human experience. As the last performance came to an end, there was a release of emotions that had been stirred by the power of cultural expression. The híwus Feasthouse had not just hosted an event; it had become a vessel for emotional connection, fostering a sense of unity and appreciation for our shared human experience. The climax of the event was not just a performance; it was a soul-stirring

journey that left us with a profound appreciation for the importance of cultural heritage.



*Pictured: The Squamish First Nations Elder and MFI staff saying 'Thank you'*

# PROJECTED IDENTIFICATION OF EMISSIONS

By adopting a systematic and inclusive approach to measuring emissions across all three scopes, Mutual Fire Insurance aims to enhance its understanding of its environmental impact and implement targeted strategies to reduce its carbon footprint. This commitment aligns with the broader industry trend towards increased transparency and sustainability in business practices.



## SCOPE 1



Measure emissions from things we own or control, like company vehicles and our head-office.



Use direct monitoring of fuel and energy use to track emissions.

2025

## SCOPE 2



Measure emissions from the electricity and energy we buy.



Use data from utility bills or renewable energy certificates to calculate these emissions.

2025

## SCOPE 3



Measure emissions from our entire value chain, including business travel, employee commuting, and supply chain activities.



Work with stakeholders and suppliers to collect data and estimate these emissions.

2026





## OUR CLIMATE FOOTPRINT

**Mutual Fire  
Insurance's  
Climate Footprint  
average: 10.7  
tonnes**

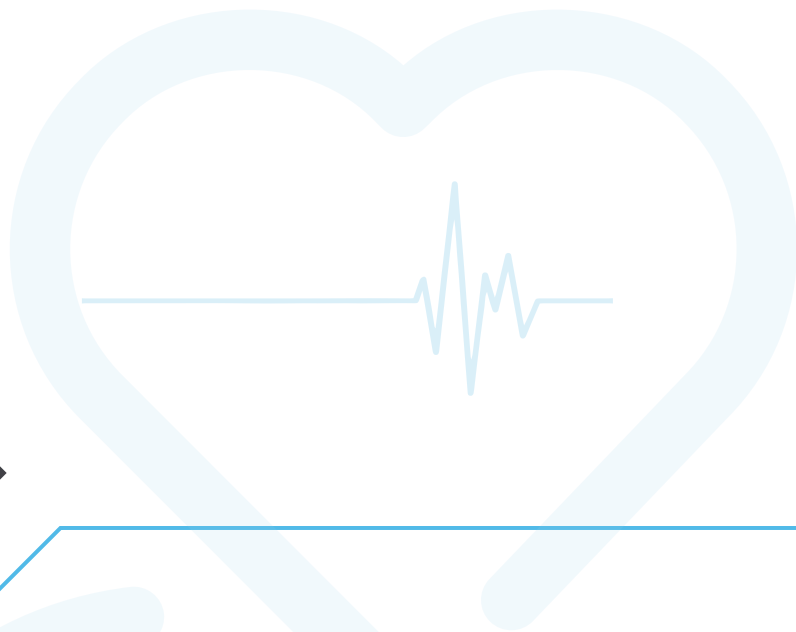


**Canadian  
Climate  
Footprint  
average: 15.2  
tonnes\***

At Mutual Fire Insurance, we understand that mitigating our carbon footprint means first understanding our impact. Our staff reviewed their personal utility bills and used the World Wildlife Foundation Carbon Footprint calculator to calculate the amount of carbon we output into the atmosphere.

**We are proud of our carbon impact being forty-nine percent less than the average Canadian.**

\* Canadian climate footprint average reported in 2022 through Statista



**SOCIAL (S)**  
WE ALL MATTER

# MAKING A DIFFERENCE

We not only believe in making a difference in the communities we work, live, and play in, we want to **empower** staff, brokers, policyholders, and local businesses within the community to join our initiative and help us make that difference. Our purpose comes to life daily through our actions to drive meaningful and positive change in the world. With the help of staff and communities, we came together to achieve some pivotal movements.



**1,000+**

Staff Volunteer Hours



**\$40,055**

Staff wellness benefit usage



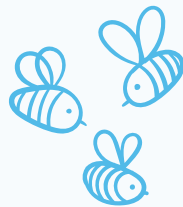
**\$249,987**

Donations nationwide



**74%**

Of our staff are female



**100,000+**

Bees that call our head office home



**153**

Families supported through our hamper program



Alicia Rempel, Executive Director of the Langley School District Foundation



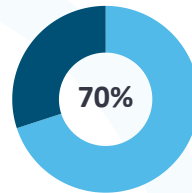
Please pass on our deepest appreciation to the staff. We keep hearing about families in need, and schools are doing their best to support but these hampers will really really help.



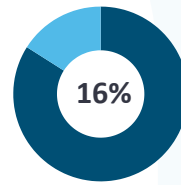




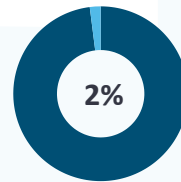
## WHERE WE GAVE



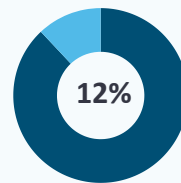
**British Columbia**  
\$174,987



**Alberta**  
\$40,000



**Saskatchewan**  
\$5,000



**Manitoba**  
\$30,000

We are proud to share our annual contributions of \$249,987 towards various charitable initiatives nationwide. This commitment underscores our belief in the importance of supporting communities on a broad scale. We strive to make a positive impact in the areas we serve, exemplifying our dedication to social responsibility and the betterment of society.

**\$249,987**  
DONATED NATIONWIDE



**A FEW OF OUR FRIENDS**

# OUR CORE IS OUR PEOPLE

We want to create an environment in which people thrive, know they are appreciated, and are deeply engaged and productive in what they do. We made it a priority to promote wellness, education, and engagement among our staff. To this end, we have implemented several initiatives to support our staff's physical, mental, and emotional health.

## Employee Wellness Program

One of the key initiatives of Mutual Fire Insurance is a staff wellness benefit administered through Canada Life. This benefit allows our team to invest in their health and well-being by covering the costs of fitness classes, gym memberships, and other wellness-related expenses. This benefit demonstrates our commitment to promoting wellness among our staff and encourages them to prioritize their health.

## Work-Life Balance Initiatives

Mutual Fire Insurance provides subscriptions to the Calm app, a wellness service that offers guidance from wellness experts, mindful in app sessions, expert-led Calm Workshops to help navigate current events and better understand unique perspectives. Our intent is to promote mental and emotional well-being by reducing stress and anxiety.

Since the COVID-19 pandemic, we have changed our views in how a workplace should look. Traditional ideas about assigned seating and daily commutes are now replaced with flexible working arrangements. We have adopted a new way of utilizing the space within our Langley head office by incorporating hotel desks. Hotel desks are a way to blend remote working and in-office working by allowing teams and individuals to reserve a desk, a meeting room, or a training room to collaboratively work together. We want to provide the flexibility working home enables our staff, without taking away the ability to be in an office environment if and when needed.



**\$40,055**

contributed to staff health care & wellness benefits



**83%**

engagement rate out of the staff who are actively use the Calm app



**Hybrid**

option to work from home or in office



**745+**

hours of training completed through our Learning Management System from February 1, 2023 - December 1, 2023

## Training, Education, and Employee Engagement

Knowledge is power. We further support a learning culture that provides opportunity to innovate, and encourages new processes that contribute to ongoing learning. These opportunities provide tangible benefits which extend from personal to the organizational, and into the societal level. Staff are provided with equal opportunities to grow and succeed.

In 2023, we adopted a learning management platform called Brainier. Brainier is a tool designed to educate, engage and empower staff through scalable learning programs that adapt to our employees' needs, interests and abilities. As we continue to establish our importance of online learning, we want to provide all the necessary tools for our staff whether industry specific or soft skill training sessions. In our culture, taking an employee-centric view of our organization entails being supportive and helping staff become a better version of themselves.

Providing opportunities for staff to socialize with colleagues creates a purpose. It makes us feel connected and motivated to work together towards common goals. The Social Committee, comprising of dedicated staff volunteers, plays a crucial role in hosting social events to strengthen these connections. Through events that include our families to celebrating the differences between us, whether virtual or in person, the committee never fails to bring the staff together with fun-filled activities.



4

of our staff completed their professional designations in 2023



26

events coordinated and hosted by the Social Committee in 2023



5

recognition awards in 2023

## Best Places to Work.

In 2023, MFI achieved recognition and accolades in diversity, employee benefit offering, and being recognized as one of the best workplaces through various awards:

- HRD Canada - Best Place to work
- IBC - Top Insurance Employer
- Canadian HR Reporter - Best Places to Work 2023
- HRD Canada - 5 Star Benefit Program
- HRD Canada - 5 Star Diversity, Equity, and Inclusion



A light blue silhouette of a person climbing a rope, positioned in the upper right corner of the slide. The person is in a dynamic pose, with one leg bent and arms pulling on the rope.

# GOVERNANCE (G)

IT STARTS AT THE TOP





## SUSTAINABLE INVESTING

By Jason Christopherson CPA CGA BAccS ARé  
Chief Financial Officer

At MFI, we understand the importance of sustainable investing and using our financial resources to empower tomorrow. Environmental, social, and governance (ESG) principles and the United Nations supported Principles for Responsible Investing (PRI) influence our investment policy.

We work closely with our financial advisors to identify sustainable investment opportunities that align with our values, financial goals and regulations. Our advisors are knowledgeable about ESG investing and committed to helping us meet our financial goals. Our investment partners provide annual disclosures guided by the Task Force on Climate-related Financial Disclosures (TCFD).

### Our Investment Policy (Sustainability):

MFI recognizes there are different approaches to sustainable investing and these pillars outline the future of our approach towards sustainable investing. We consider the following during the selection and monitoring of service providers and investment solutions:

### Governance and Review:

Our investment committee regularly reviews and assesses investment opportunities to ensure they align with the Company's objectives and ESG principles. This approach helps ensure that Mutual Fire's investments are appropriately diversified and positioned to deliver strong returns over time while contributing to a more sustainable and equitable future.

We continue to see the importance of sustainable investing, which will continue to inform our vision of embracing change to [PROTECT](#) you.



Overarching approach to sustainable investing



Process for ESG incorporation into investment decision-making



Process for active ownership, including proxy voting and engagement

# INITIATIVES AND REPORTING STRUCTURE

Responsibility and accountability for both risk management and sustainability is embedded in all levels of our organization. While there is a 'tone from the top' on sustainability initiatives, it is vital we collaborate within cross functional teams to deliver on our strategy and sustainability efforts which are intertwined with both internal and external communication, business operations, and corporate strategies related to ESG and purpose-led initiatives.





## Diversity, Equity, and Inclusion

A commitment to Diversity, Equity, and Inclusion (DEI) has been ingrained into our culture because we recognize that our people are our most valuable asset. To formalize a dedication to fairness in the workplace and encourage inclusion we introduced our Diversity, Equity, and Inclusion corporate policy in July 2023.

**Diversity** in our workplace includes respecting and appreciating what makes each employee different. We welcome people of different ages, races, ethnicities, religions, genders, and physical abilities because they can bring unique perspectives into the way we do business. **Equity** is not about being equal but being fair, as it is an acknowledgement that everyone has different circumstances, and **Inclusion** is the thoughtful decision to respect, accept, and value the team of diverse individuals.

In 2023, MFI was recognized by HRO Canada and the Canadian HR Reporter as having a 5-star diversity, equity, and inclusion program because of a strong commitment to our values. To enhance our corporate policy, recent staff events included training to bring awareness that fosters an inclusive and equitable workplace.

As an equal opportunity employer, our hiring practices include multiple team members during the interview process, thereby serving to reduce potential biases by providing unique perspectives. Additionally, our staff are provided with the same opportunities for professional development through our training management platform as well as Tuition Reimbursement for studies related to the industry or their role within the company.

Looking ahead, we will create future initiatives that are specific to DEI and will continue to review and monitor existing practices. When employees feel they belong, and can safely voice their opinions, collaboration and engagement increases, creating an inclusive momentum that propels us forward.







## iSDG CALCULATOR: WHAT'S IN A SCORE?

The International Cooperative and Mutual Insurance Federation (ICMIF) calibrated Insurance iSDG Calculator has been co-created and tested by and with ICMIF members to ensure it takes into account the mutual difference, e.g, highlighting the way in which mutual and cooperatives place the needs of their employees and members/policyholders first. The tool is a first step towards measuring ICMIF members' insurance sustainability impact and continuing growing the strength of the mutual sector in the global insurance community.

The iSDG calculator is the first tool of its kind to measure insurance sustainability impact's against the insurance SDGs. The information comprising the score is based on two main criteria: underwriting and operations. With this score we can gain a stronger understanding of our book of business as it relates to sustainability. As an early adopter, we are one of the first mutuals on the planet to receive a score and have an impressive first score of 4.65 on a scale of -10 to +10. This score indicates Mutual Fire Insurance is 46.5% of the way towards achieving the seventeen SDG's as set out by the United Nations. This is only just the beginning of MFI's journey!

### Mutual Fire Insurance's company iSDG score Results

	1 Zero Harm	2 Climate Resilient	3 Sustainable Finance	4 Good Governance	5 Gender Equality	6 Clean Water and Sanitation	7 Affordable and Clean Energy	8 Decent Work and Economic Growth	9 Industry, Innovation and Infrastructure	10 Reduced Inequalities	11 Sustainable Cities and Communities	12 Responsible Consumption and Production	13 Climate Action	14 Life Below Water	15 Life on Land	16 Peace, Justice and Strong Institutions	17 Partnerships for the Goals	Overall iSDG Score
<b>A</b>	4.9	4.4	0	0	5.7	2.8	NA	7.4	10	9.7	2.2	4.5	4.0	2.4	0.8	7.5	7.9	<b>4.65</b>

**Version A:** Excluding commercial book (official score)

**Version B:** Including commercial book (soon-to-be non-mutualised business)

**iSDG company score results** using the ICMIF-calibrated Insurance SDG Calculator:  
 "MFI is **46% of the way** towards **fully supporting** the UN's Sustainable Development Goals"



# WE WANT TO HEAR FROM YOU



(This QR Code directs to our ESG webpage)

What do *you* want to see from us?  
[info@mutualfirebc.com](mailto:info@mutualfirebc.com)

