



Two longstanding insurance companies merged in 2004 and built a central office in Listowel that adheres to the highest standards of energy efficiency. President Tracy MacDonald discusses their LEED certified building and commitment to sustainability.

QUICK FACTS

- Operating since 1880
- Mutual ownership structure
- Protect farms, commercial enterprises, homes and motor vehicles
- LEED Gold certified office building



What is your business doing to reduce its impact on the environment?

Being in the insurance industry, we're keenly aware of the risks of a changing climate and we're making efforts to lower our carbon footprint. In 2013, our new building received the Gold Standard from Canada's Green Building Council, which is the highest standard possible for a building in a rural area. While the building spans 25,000 square feet it has many attributes that allows for high performance in energy efficiency. Some of these attributes include an automatic and metered lighting system and furniture that is made with recycled and recyclable materials. We also harvest rainwater for our office's grey water use and use low flow fixtures. We are working hard to educate our teams on essential paper usage while digitally connecting with our partners to reduce time on the road. Our fleet is made of hybrid vehicles and we encourage carpooling, biking and composting with our staff. Even the grounds are landscaped to require less watering. Finally, we encourage a hybrid work model, which supports commuting to the office some of the time.

The building was occupied in 2011 after a rigorous design and construction process. The LEED certification followed in 2013 once the council witnessed how the building works. We have an engaged group of internal staff that are working hard at further reducing our emissions and educating our staff to ensure our behaviours match our goals.

What impact will a changing climate have on your business?

The insurance industry is here to protect assets from unforeseen events. Climate change is directly resulting in floods, wild fires, tornados and other wind events as well as hail and rainstorms. So, you could say, our business is extremely impacted by the effects of climate change. Doing nothing and simply paying to restore assets is not a sustainable practice. That is why we are aiming to educate and help prevent some of the impact of climate change. It is important for us to engage with groups and government to educate our members on flood mapping and risk. By understanding the simple things that can be done when constructing a new build, we can prevent serious wind damage. We have a team of risk staff that attend onsite to provide advice to educate and help prevent these unforeseen events. No one wants to see escalating insurance premiums due to rising claims costs because of weather events. It is our goal to move towards prevention and sustainable practices to do our part in the changing climate crisis.

