

Employee relations

ENGAGEMENT SCORES

	2016	2015	2014
Aggregate (The Co-operators group of companies)	81%	80%	78%
The Co-operators ¹	81%	80%	
Best Employers Score – Platinum Level (according to Aon)	80%		
Addenda Capital	83%	77%	75%
Best Small & Medium Employers Score – Platinum Level (according to Aon)	86%		
The Sovereign General	80%	76%	79%
Best Small & Medium Employers Score – Gold Level (according to Aon)	78%		

1. Since 2015 The Co-operators Group Limited, Co-operators General, HB Group, Co-operators Life and CUMIS have reported a consolidated score versus individual company scores.

AVERAGE AGE OF WORKFORCE BY COMPANY

Company	Average Age
Addenda Capital	44
Co-operators General	42
The Co-operators Group Limited	45
Co-operators Life	43
CUMIS	45
HB Group	38
The Sovereign General	45
All Companies	42

WORKFORCE¹ BY PROVINCE² AND GENDER

Province	Men	Women
Alberta	194	451
British Columbia	105	151
Manitoba	22	31
New Brunswick	93	319
Newfoundland and Labrador	15	47
Northwest Territories	1	4
Nova Scotia	15	42
Ontario	1,116	1,950
Prince Edward Island	2	7
Quebec	184	236
Saskatchewan	204	501

1. Includes full-time and part-time permanent and temporary employees.

2. Includes employees from Premier group of companies and The Edge Benefits Inc., which we acquired in 2015. Premier also has three male employees and 13 female employees in California and one male employee and five female employees in Washington.

WOMEN IN MANAGEMENT

	2016			2015			2014		
	Executive	Manager	Supervisor	Executive	Manager	Supervisor	Executive	Manager	Supervisor
Addenda Capital	8%	38%	56%	0%	33%	67%	0%	38%	60%
Co-operators General	31%	61%	73%	28%	61%	76%	28%	60%	72%
The Co-operators Group Limited	29%	46%	33%	28%	48%	33%	30%	44%	64%
Co-operators Life	20%	61%	100%	25%	63%	100%	25%	65%	100%
CUMIS	25%	53%	100%	17%	50%	50%	17%	48%	50%
HB Group	0%	47%	76%	0%	52%	81%	0%	61%	74%
The Sovereign General	25%	34%	46%	25%	35%	58%	20%	34%	58%

EMPLOYEE GENDER, AGE AND MINORITY STATUS

		Senior Management	Middle Management	Supervisor	All Other Employees
Gender	Men	76%	49%	29%	33%
	Women	24%	51%	71%	67%
Age	<30	0.00%	1.00%	2.81%	17.73%
		Men: 0.00% Women: 0.00%	Men: 0.67% Women: 0.33%	Men: 1.12% Women: 1.69%	Men: 7.31% Women: 10.42%
	30–50	29.17%	60.03%	70.79%	58.39%
		Men: 25.00% Women: 4.17%	Men: 30.01% Women: 30.02%	Men: 26.40% Women: 44.38%	Men: 19.29% Women: 39.11%
	>50	70.83%	38.97%	26.40%	23.87%
		Men: 51.39% Women: 19.44%	Men: 17.91% Women: 21.06%	Men: 1.69% Women: 24.72%	Men: 5.91% Women: 17.96%
Belong to a minority	Overall	7.32%	6.22%	9.95%	12.77%
	Gender	Men: 4.88% Women: 2.44%	Men: 3.32% Women: 2.90%	Men: 4.98% Women: 4.98%	Men: 6.05% Women: 6.72%

EMPLOYEE TURNOVER

Province	Age Group	Men		Women	
		#	%	#	%
AB	<30	3	0.06%	9	0.19%
	30-50	4	0.08%	12	0.25%
	>50	3	0.06%	5	0.10%
	Total	10	0.21%	26	0.54%
BC	<30	1	0.02%	0	0.00%
	30-50	3	0.06%	4	0.08%
	>50	2	0.04%	5	0.10%
	Total	6	0.13%	9	0.19%
MB	<30	0	0.00%	0	0.00%
	30-50	0	0.00%	0	0.00%
	>50	0	0.00%	0	0.00%
	Total	0	0.00%	0	0.00%
NB	<30	7	0.15%	9	0.19%
	30-50	6	0.13%	18	0.38%
	>50	1	0.02%	0	0.00%
	Total	14	0.29%	27	0.57%
NL	<30	0	0.00%	1	0.02%
	30-50	0	0.00%	0	0.00%
	>50	0	0.00%	0	0.00%
	Total	0	0.00%	1	0.02%
NS	<30	0	0.00%	0	0.00%
	30-50	0	0.00%	0	0.00%
	>50	0	0.00%	0	0.00%
	Total	0	0.00%	0	0.00%
ON	<30	11	0.23%	13	0.27%
	30-50	28	0.59%	33	0.69%
	>50	8	0.17%	6	0.13%
	Total	47	0.98%	52	1.09%
PE	<30	0	0.00%	0	0.00%
	30-50	0	0.00%	0	0.00%
	>50	0	0.00%	0	0.00%
	Total	0	0.00%	0	0.00%
QC	<30	3	0.06%	6	0.13%
	30-50	11	0.23%	12	0.25%
	>50	1	0.02%	1	0.02%
	Total	15	0.31%	19	0.40%
SK	<30	3	0.06%	0	0.00%
	30-50	4	0.08%	12	0.25%
	>50	1	0.02%	3	0.06%
	Total	8	0.17%	15	0.31%
Total		100	2.09%	149	3.12%

NEW HIRES

Province	Age Group	Men		Women	
		#	%	#	%
AB	<30	9	0.19%	15	0.31%
	30-50	12	0.25%	18	0.38%
	>50	4	0.08%	1	0.02%
	Total	25	0.52%	34	0.71%
BC	<30	1	0.02%	1	0.02%
	30-50	4	0.08%	1	0.02%
	>50	2	0.04%	1	0.02%
	Total	7	0.15%	3	0.06%
MB	<30	0	0.00%	0	0.00%
	30-50	1	0.02%	2	0.04%
	>50	0	0.00%	0	0.00%
	Total	1	0.02%	2	0.04%
NB	<30	16	0.33%	22	0.46%
	30-50	17	0.36%	40	0.84%
	>50	1	0.02%	3	0.06%
	Total	34	0.71%	65	1.36%
NL	<30	2	0.04%	3	0.06%
	30-50	1	0.02%	3	0.06%
	>50	0	0.00%	0	0.00%
	Total	3	0.06%	6	0.12%
NS	<30	0	0.00%	0	0.00%
	30-50	1	0.02%	2	0.04%
	>50	1	0.02%	0	0.00%
	Total	2	0.04%	2	0.04%
ON	<30	65	1.36%	88	1.83%
	30-50	58	1.21%	67	1.40%
	>50	5	0.10%	11	0.23%
	Total	128	2.68%	166	3.47%
PE	<30	0	0.00%	0	0.00%
	30-50	0	0.00%	0	0.00%
	>50	0	0.00%	0	0.00%
	Total	0	0.00%	0	0.00%
QC	<30	16	0.33%	8	0.17%
	30-50	25	0.52%	27	0.57%
	>50	1	0.02%	5	0.10%
	Total	42	0.88%	40	0.84%
SK	<30	11	0.23%	12	0.25%
	30-50	4	0.08%	22	0.46%
	>50	1	0.02%	2	0.04%
	Total	16	0.33%	36	0.75%
Total		258	5.40%	354	7.41%

PERMANENT AND TEMPORARY WORKFORCE

Company			Men	Women	Total
Addenda Capital	Permanent	Full-time	64	49	118
		Part-time	0	5	
	Temporary	Full-time	1	2	4
		Part-time	1	0	
Co-operators General	Permanent	Full-time	716	1,557	2,319
		Part-time	4	42	
	Temporary	Full-time	148	406	618
		Part-time	22	42	
The Co-operators Group Limited	Permanent	Full-time	395	346	755
		Part-time	2	12	
	Temporary	Full-time	14	12	36
		Part-time	7	3	
Co-operators Life	Permanent	Full-time	98	366	486
		Part-time	0	22	
	Temporary	Full-time	5	17	27
		Part-time	2	3	
CUMIS	Permanent	Full-time	97	181	286
		Part-time	0	8	
	Temporary	Full-time	2	6	10
		Part-time	0	2	
HB Group	Permanent	Full-time	199	346	552
		Part-time	0	7	
	Temporary	Full-time	3	4	11
		Part-time	2	2	
The Sovereign General	Permanent	Full-time	100	153	262
		Part-time	1	8	
	Temporary	Full-time	3	6	12
		Part-time	2	1	
Premier group of companies	Permanent	Full-time	45	76	132
		Part-time	2	9	
	Temporary	Full-time	0	0	0
		Part-time	0	0	
The Edge Benefits	Permanent	Full-time	19	63	82
		Part-time	0	0	
	Temporary	Full-time	1	1	2
		Part-time	0	0	
All Companies	Permanent	Full-time	1,733	3,137	
		Part-time	9	113	
	Temporary	Full-time	177	454	
		Part-time	36	53	
		Total	1,955	3,757	
Total Permanent Full-time and Part-time Employees					4,992
Total Temporary Full-time and Part-time Employees					720

SUMMARY OF BENEFITS

Benefits	<i>Accenda Capital</i>	<i>Co-operators General</i>	<i>The Co-operators Group Limited</i>	<i>Co-operators Life</i>	<i>HB Group</i>	<i>The Sovereign General</i>	<i>CUMIS</i>
Flex time	x	x	x	x	x	x	x
Paid personal days	x	x	x	x	x	x	x
Job sharing		x	x	x	x		x
Flexible work options (i.e., from home, remotely, etc.)		x	x	x	x	x	x
Scholarships	x	x	x	x	x		x
Health club on-site/negotiated health club rates	x	x	x	x	x	x	x
Phased retirement		x	x	x	x		x
Relocation programs		x	x	x	x		x
Long-time service awards	x	x	x	x	x	x	x
Company share-purchase program	x	x	x	x	x	x	x
Employee discounts on insurance	x	x	x	x	x	x	x
Public transit discount		x ¹	x ¹	x ²			
Employee Assistance Program	x	x	x	x	x	x	x
Pension Plan ³	x	x	x	x	x	x	x
Disability Benefits ⁴	x	x	x	x	x	x	x
Pregnancy leave top-up program ⁴	x	x	x	x	x	x	x

1. Applies only to employees in the Guelph locations.

2. Applies only to employees in the Regina locations.

3. A defined contribution plan. Two contribution schedules are available: employee 5 per cent and employer 6.5 per cent, or employee 6 per cent and employer 7.5 per cent. Available to temporary employees who meet eligibility requirements. A defined benefits plan applies to 167 employees at CUMIS (available to employees hired prior to 2008), representing 4 per cent of our total workforce.

4. Not available to temporary employees.

EMPLOYEE ASSISTANCE PROGRAM USAGE¹

2016	14%
2015	17%
2014	21%

1. Generally, participation rates over 7 per cent are considered successful programs, and over 10-12 per cent are very successful.

The Co-operators Management Group: Profiles



Robert Wesseling, President and Chief Executive Officer (Effective December 1, 2016)
Formerly, Executive Vice-President, P&C Operations, The Co-operators General Insurance Company, and Chief Operating Officer, The Sovereign General Insurance Company

Since joining The Co-operators in 1997 as a Programmer Analyst, Robert has held increasingly senior leadership roles within the group of companies, culminating with his appointment as president and chief executive officer of The Co-operators Group Limited on December 1, 2016. From 2007 until 2016, he was chief operating officer of The Sovereign General and, in November 2011, assumed the additional role of executive vice-president, National Property & Casualty (P&C) for all P&C operations across The Co-operators group of companies.

Robert has been instrumental in leading flood resiliency efforts in Canada and engaging all levels of government, the academic community and various industries, to develop a complete solution for Canadians. He is an acting member of the International Co-operative and Mutual Insurance Federation (ICMIF) Board of Directors and Executive Committee; member of the ICMIF's Development Committee; and, founding director and member of Partners for Action Advisory Board. He holds a BA with distinction in Theoretical Mathematics and MSc. of Applied Statistics from the University of Guelph where he graduated in 1996. He obtained a Chartered Insurance Professional designation in 1999.

Robert lives with his family in Guelph, Ontario and is an active volunteer in the local community, coaching youth sport and mentoring young athletes.



Kathy Bardswick, President and Chief Executive Officer (Retired November 30, 2016)

Since joining The Co-operators in 1978, Kathy has held progressively senior roles within The Co-operators group of companies, culminating with her appointment as president and chief executive officer of The Co-operators Group Limited on March 1, 2002. From 1998 to 2002, she served as chief operating officer of two subsidiaries, The Sovereign General and L'Union Canadienne.

Under Kathy's leadership, The Co-operators has prospered and grown, and is recognized today as a leader in the Canadian insurance industry as well as the co-operative sector. She has led a transformation of the organization as it adopted more sustainable business practices over the past several years. The accomplishments have earned a number of honours for The Co-operators in recent years. It is listed among Aon's 50 Best Employers in Canada; Corporate Knights' Best 50 Corporate Citizens in Canada; the Top 50 Socially Responsible Corporations by Maclean's and Sustainalytics; and in 2013 was ranked number one on Corporate Knights' Most Sustainable Co-operatives in the World list. Kathy was named one of the 2014 Top 25 Women of Influence by Women of Influence Inc.

Kathy is a member of the Canadian Council of Chief Executives and serves as chairperson of the Institute for Catastrophic Loss Reduction. A leading advocate for the co-operative sector, Kathy is a member of the board of the International Co-operative Alliance (ICA), is a past chair of the International Co-operative and Mutual Insurance Federation, and currently serves as a member of its executive. She has provided leadership to The Conference Board of Canada as a member of the Board and the Executive Committee, and served as vice-chair of the University of Guelph's Board of Governors.

A graduate of McMaster University's MBA program, Kathy also holds a Bachelor of Science degree in Mathematics from the University of Manitoba.



Roger Beauchemin, President and Chief Executive Officer, Addenda Capital Inc.

As president and chief executive officer, Roger is responsible for the development and deployment of Addenda Capital's business strategy and operations.

Roger joined the Addenda Capital team as chief operating officer and chief financial officer in 2013, before being appointed president and chief operating officer in 2015. He previously worked at McLean Budden Limited (1999 to 2011), holding several senior management positions before being appointed president in 2006 and chief executive officer in 2008.

Roger is a member of the Young Presidents' Organization, a Trustee of the Douglas University Institute for Mental Health Foundation and a director of the Cedars Cancer Foundation. He holds a Bachelor's degree in Economics from McGill University and holds the Chartered Financial Analyst® designation.



Kevin Daniel, Executive Vice-President and Chief Operating Officer, Co-operators Life Insurance Company and President and Chief Operating Officer, The CUMIS Group Limited

Kevin's appointment as chief operating officer of Co-operators Life Insurance Company in 2007 was the culmination of years of experience within the group of companies. Most recently, Kevin served as the chief financial officer for The Co-operators Group Limited, where he oversaw the financial affairs of the group of companies, including Co-operators Life Insurance Company, during a period of record profits and strong revenue growth.

Kevin has been on the board of directors for a number of companies in The Co-operators Group Limited, including COSECO, HB Group, Federated Agencies and The Sovereign General Insurance Company. Kevin is also on the board of directors for Connecting People for Health Co-operative Ltd. Kevin recently joined the board of directors for the Canadian Life and Health Insurance Association (CLHIA).

Kevin is a Certified General Accountant and a graduate of the University of Guelph with a double major BA in Business and Economics.



Bob Hague, Executive Vice-President, President Credit Union Distribution, The CUMIS Group Limited

Bob joined The CUMIS Group Limited (CUMIS) in 2010 as president credit union distribution. Bob oversees the organization's distribution strategies to and through the Canadian credit union system, while leveraging the multi-channel distribution capabilities of The Co-operators group of companies.

Prior to this role, Bob held the role of senior vice-president and chief member services officer for Meridian Credit Union and vice-president of service and sales for Niagara Credit Union. He also spent 20 years with BMO Financial Group in a variety of senior roles.

Bob has an MBA in Financial Services from Dalhousie University and a Bachelor's degree in Economics from McMaster University. He holds his Fellow, Institute of Canadian Bankers designation and has completed the Partners, Directors and Senior Officers course and the Canadian Securities course through the Canadian Securities Institute.

Bob is a longstanding member of the Canadian co-operative financial community, and he currently serves on the Concentra Financial Board of Directors.



Paul Hanna, Executive Vice-President, Member Relations, Governance and Corporate Services

Paul was appointed executive vice-president, member relations, governance and corporate services for The Co-operators in March 2015. Paul works with our member organizations to build strong business and governance relationships. He is responsible for organizational governance with The Co-operators Group Limited Board of Directors and its committees. He also provides leadership to other corporate functions including government relations, human resources, legal, and sustainability and citizenship. Prior to his current role, Paul spent many years as vice-president of strategic planning with The Co-operators.

Paul has 25 years of co-operative experience working in various operational and governance capacities. He currently sits on the boards of ICMIF/Americas, Co-operative Management Education Co-operative and Guelph General Hospital, and he serves on the University of Guelph's Advisory Committee to the College of Business and Economics, as well as The Co-operators Community Economic Development Funds Board.

Paul holds a Bachelor's degree from the University of Western Ontario, a Masters in Adult Education from Central Michigan University and he is a Chartered Insurance Professional.



Rick McCombie, Executive Vice-President, Chief Client Officer

As executive vice-president and chief client officer, Rick is responsible for leading the client engagement, claims, distribution and service strategies across The Co-operators group of companies. Rick believes, "it's our company values, community involvement and our people that make this company a place where you can be proud to work."

Rick started with Co-operators General in 1976 as an office trainee in Owen Sound. Since then, he has held various positions including accounting supervisor and Atlantic division controller. He was also region vice-president for New Brunswick and Prince Edward Island, Southwestern Ontario, as well as Central Ontario.

Throughout his career, Rick has obtained his Chartered Management Accountant, Chartered Insurance Professional and LIMRA Leadership Insurance Foundation designations. One of Rick's career highlights includes 10 years of profitable growth in the Southwestern Ontario Region while under his leadership. He was also the project leader of Co-op Auto Coalition in the early 1990s.

An active member in the community, Rick admires and is influenced by Mother Teresa, who he feels "put the lives of others before her own." Rick lives these values. He is currently cabinet chair of the Guelph/Wellington United Way and on the Board of the Centre for Services Leadership out of Arizona State University. In the past, he served as volunteer chair for both the London/Middlesex and Guelph/Wellington United Way chapters.



Carol Poulsen, Executive Vice-President and Chief Information Officer

Carol joined The Co-operators Group Limited in October 2011. She comes to The Co-operators with a diverse background including experience in insurance and banking, technology and business, as well as vendor experience including IT delivery, consulting, large account management and sales.

Most recently Carol was senior vice-president group architecture, applied innovation and solution delivery services for RBC globally. Prior to that she spent eight years at TD Bank Financial Group providing the application development, architecture and large program management supporting the retail, commercial, wealth and insurance business areas.

During her tenure at Teleglobe Insurance Systems/CGI, Carol held a variety of positions including vice-president, architecture and insurance company systems; vice-president, brokerage systems; vice-president consulting, large account management and sales.

She began her career at Allstate Canada holding a number of management positions in the insurance operations area.

Carol was selected in 2009 as one of Computerworld's Premier IT 100 Leaders globally.

She has a passion for diversity in the workplace and has been active in many aspects, from ensuring accessibility for persons with disabilities, to speaking with young women about leadership. She has also been very involved with Sheena's Place and the Learning Disabilities Association of Ontario.

Carol received her Honours Bachelor of Arts degree from York University and her Computer Programming Diploma from Seneca College. She has also attended a number of Business Administration Programs at Ivey Business School.



P. Bruce West, Executive Vice-President, Finance and Chief Financial Officer

Bruce joined The Co-operators Group Limited in June 2007 as executive vice-president, finance and chief financial officer (CFO). He is responsible for the financial management, strategic planning, and corporate development for the group of companies. He brings over 25 years of progressive financial and managerial experience in operations, corporate development, and financial management to this role.

When Sun Life Financial acquired Clarica in 2002, Bruce was selected as vice-president and CFO for Sun Life's Canadian business. He played a key role in the integration of the two companies.

Bruce's educational accomplishments include a Bachelor of Mathematics from the University of Waterloo (1980), Chartered Accountant designation (1981), FLMI designation (1985), and a MBA with a concentration in marketing from Wilfrid Laurier University (2005). In 2009, Bruce obtained the Chartered Director (C.Dir.) designation from The Directors College, a joint venture of McMaster University and The Conference Board of Canada. He is a member of the Financial Executives Institute of Canada.

Bruce sits on the boards of directors for a number of companies within The Co-operators Group Limited. He also sits on the Dean's Advisory Council at the Lazaridis School of Business and Economics at Wilfrid Laurier University, and is an Honouree of the School of Accounting and Finance at the University of Waterloo.