

Introduction

Definity Financial Corporation is driven by our goal to become one of Canada's leading P&C insurers through our promise of making insurance better. Aligning with our purpose of building a better world by helping our clients and communities adapt and thrive, Definity strives to support and empower the individual experiences and values of our employees, customers, brokers, and other stakeholders to celebrate diversity and drive positive change within the industry and our communities.

Definity is committed to respecting human rights through our business activities and operations. Respecting the human rights of our customers, employees, those in our communities, and other stakeholders is a core element of our values as an organization. Definity's [Code of Business Conduct](#) informs our actions. Definity's Human Rights Statement takes into account Canadian human rights laws and regulations and internationally recognized human rights standards and values as outlined in the following frameworks:

- The Universal Declaration of Human Rights
- The United Nations Guiding Principles on Business and Human Rights
- The International Labour Organization's core conventions
- The United Nations Declaration on the Rights of Indigenous Peoples
- The International Covenant on Economic, Social and Cultural Rights
- The International Covenant on Civil and Political Rights
- The Convention on the Rights of Persons with Disabilities

Assessment and Mitigation of Human Rights Risks

Definity works to identify and monitor human rights risks and impacts throughout our business. Our biennial environmental, social, and governance (ESG) materiality assessment considers several issues related to human rights including access and affordability, diversity and inclusion, business ethics, community relations, reconciliation, data security, customer practices, employee health and safety, and workforce management. In addition, we conduct periodic assessments of our human rights impacts to identify, assess, and address salient human rights risks through our business activities and partner relations. As Definity's areas of impact and focus evolve, we continue to evaluate our human rights approach to assess and mitigate human rights risks.

Employees

The principles of inclusion, diversity, equity, and accessibility are core to Definity's culture and values. We respect the human rights of all, including vulnerable groups and those that face higher risks of discrimination, such as Black, Indigenous, People of Colour, women, members of the LGBTQ+ community, and persons with disabilities. We are committed to equal opportunity across our workforce and providing a workplace that is free of harassment and discrimination based on race, colour, origin, religion, gender identity or expression, sexual orientation, sex, age, the conviction of a pardoned offence, marital status, family status, genetic characteristics, or disability.

Suppliers

Definity is committed to respecting human rights and ethical business practices through our relationships with suppliers and vendors. Definity's [Supplier Code of Conduct](#) articulates standards and expectations as to how we expect our business partners, including their representatives, agents, employees, and subcontractors that supply goods and services to Definity, to conduct their business and deal with or on behalf of Definity. We expect our suppliers to respect the fundamental human rights of their workforces, including freedom from unlawful detention, forced or involuntary labour practices, and freedom of association. Our suppliers must also treat their personnel, agents, customers, and business partners with respect and dignity, free from violence, abuse, harassment, or discrimination based on any status, condition, or category protected by applicable law.

DEFINITY FINANCIAL: STATEMENT ON HUMAN RIGHTS

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Customers and Brokers

As a property and casualty insurance provider, we are committed to respecting the human rights of our customers and brokers. We are committed to abiding by all laws governing our businesses and strive to treat our customers and brokers fairly and free from discrimination and harassment.

Definity takes a customer-centric approach to its operations and governance and has implemented an enterprise-wide framework outlining our commitment to treating our customers in a manner that is fair, ethical, and non-discriminatory.

We strive to meet the needs of our customers and are actively working to remove and prevent barriers to accessibility. We seek to ensure that the services we provide are accessible to people with disabilities and comply with relevant accessibility legislation, and we have developed inclusive policies and procedures in our Accessibility Plan and Accessibility Policy.

Communities

Definity is committed to upholding and respecting fundamental human rights within the communities we serve. We recognize the importance of fostering an inclusive and equitable environment that treats every individual with dignity and respect. Our dedication to human rights extends beyond our business operations to actively engaging with and enabling initiatives that create measurable social impact. Actively supporting our neighbours and the next generation through national partnerships, scholarships, and local contributions through our family of companies helps us fulfill our purpose of building a better world by helping our clients and communities adapt and thrive.

Definity acknowledges Canada's long history of colonialism and the trauma inflicted on Indigenous peoples and communities of the lands we call Canada. We are committed to respecting the rights of Indigenous peoples, including their right to self-determination as articulated in the United Nations Declaration on the Rights of Indigenous Peoples.

Governance

Definity's executive ESG Steering Committee and Chief Executive Officer have approved this Statement on Human Rights.

The statement is reviewed and amended at least annually, as considered desirable by the ESG Steering Committee.



Rowan Saunders
President and CEO

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