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Q2-2024 QUARTERLY REPORT

August 02, 2024

ADVISORY REGARDING FORWARD-LOOKING INFORMATION

This presentation contains "forward-looking information" within the meaning of applicable securities laws in Canada. Forward-looking information may relate to our future business, financial outlook and anticipated events or results and may include information regarding our financial position, business strategy, growth strategies, addressable markets, budgets, operations, financial results, taxes, dividend policy, plans and objectives. Particularly, information regarding our expectations of future results, performance, achievements, prospects or opportunities or the markets in which we operate is forward-looking information. In some cases, forward-looking information can be identified by the use of forward-looking terminology such as "plans", "targets", "expects" or "does not expect", "is expected", "an opportunity exists", "budget", "scheduled", "estimates", "forecasts", "projection", "prospects", "strategy", "intends", "anticipates", "does not anticipate", "believes", or variations of such words and phrases or statements that certain actions, events or results "may", "could", "would", "might", "will", "will be taken", "occur" or "be achieved". In addition, any statements that refer to expectations, intentions, projections or other characterizations of future events or circumstances contain forward-looking information. Statements containing forward-looking information are not historical facts but instead represent management's expectations, estimates and projections regarding possible future events or circumstances.

Forward-looking information in this presentation is based on our opinions, estimates and assumptions in light of our experience and perception of historical trends, current conditions and expected future developments, as well as other factors that we currently believe are appropriate and reasonable in the circumstances. Despite a careful process to prepare and review the forward-looking information, there can be no assurance that the underlying opinions, estimates and assumptions will prove to be correct. Forward-looking information is necessarily based on a number of opinions, estimates and assumptions that we considered appropriate and reasonable as at the date such statements are made, and are subject to many factors that could cause our actual results, performance or achievements, or other future events or developments, to differ materially from those expressed or implied by the forward-looking statements, including, without limitation, the following factors:

- Definity's ability to continue to offer competitive pricing or product features or services that are attractive to customers;
- Definity's ability to appropriately price its insurance products to produce an acceptable return, particularly in provinces where the regulatory environment requires auto insurance rate increases to be approved or that otherwise impose regulatory constraints on auto insurance rates;
- Definity's ability to accurately assess the risks associated with the insurance policies that it writes;
- Definity's ability to assess and pay claims in accordance with its insurance policies;
- Definity's ability to obtain adequate reinsurance coverage to transfer risk;
- Definity's ability to accurately predict future claims frequency or severity, including the frequency and severity of weather-related events and the impact of climate change;
- Definity's ability to address inflationary cost pressures through pricing, supply chain, or cost management actions;
- the occurrence of unpredictable catastrophe events;
- litigation and regulatory actions, including potential claims in relation to demutualization and our IPO and unclaimed demutualization benefits, and COVID-19-related class-action lawsuits that have arisen and which may arise, together with associated legal costs;
- Definity's ability to predetermine the amount of unclaimed demutualization benefits upon the expiry of the benefit claim deadline, whether in the form of cash or common shares, and the tax treatment thereof;
- unfavourable capital market developments, interest rate movements, changes to dividend policies or other factors which may affect our investments or the market price of our common shares;
- changes associated with the transition to a low-carbon economy, including reputational and business implications from stakeholders' views of our climate change approach, that of our industry, or that of our customers;
- Definity's ability to successfully manage credit risk from its counterparties;
- foreign currency fluctuations;
- Definity's ability to meet payment obligations as they become due;
- Definity's ability to maintain its financial strength rating or credit rating;
- Definity's dependence on key people;
- Definity's ability to attract, develop, motivate, and retain an appropriate number of employees with the necessary skills, capabilities, and knowledge;
- Definity's ability to appropriately collect, store, transfer, and dispose of information;
- Definity's reliance on information technology systems and internet, network, data centre, voice or data communications services and the potential disruption or failure of those systems or services, including as a result of cyber security risk;
- failure of key service providers or vendors to provide services or supplies as expected, or comply with contractual or business terms;
- Definity's ability to obtain, maintain and protect its intellectual property rights and proprietary information or prevent third parties from making unauthorized use of our technology;
- compliance with and changes in legislation or its interpretation or application, or supervisory expectations or requirements, including changes in the scope of regulatory oversight, effective income tax rates, risk-based capital guidelines, and accounting standards;
- failure to design, implement and maintain effective controls over financial reporting and disclosure which could have a material adverse effect on our business;
- deceptive or illegal acts undertaken by an employee or a third party, including fraud in the course of underwriting insurance or administering insurance claims;
- Definity's ability to respond to events impacting its ability to conduct business as normal;
- Definity's ability to implement its strategy or operate its business as management currently expects;
- general business, economic, financial, political, and social conditions, particularly those in Canada;
- the emergence or continuation of widespread health emergencies or pandemics, and their impact on local, national, or international economies, as well as their heightening of certain risks that may affect our business or future results;
- the competitive market environment and cyclical nature of the P&C insurance industry;
- the introduction of disruptive innovation or alternative business models by current market participants or new market entrants;
- distribution channel risk, including Definity's reliance on brokers to sell its products;
- Definity's dividend payments being subject to the discretion of the Board and dependent on a variety of factors and conditions existing from time to time;
- the discontinuance, modification, or failure to renew or complete Definity's normal course issuer bid ("NCIB");
- Definity's dependence on the results of operations of its subsidiaries and the ability of the subsidiaries to pay dividends;
- Definity's ability to manage and access capital and liquidity effectively;
- Definity's ability to successfully identify, complete, integrate and realize the benefits of acquisitions or manage the associated risks;
- management's estimates and judgments in respect of IFRS 17 and its impact on various financial metrics;
- periodic negative publicity regarding the insurance industry, Definity, or Definity Insurance Foundation; and
- management's estimates and expectations in relation to interests in the broker distribution channel and the resulting impact on growth, income, and accretion in various financial metrics.

If any of these risks or uncertainties materialize, or if the opinions, estimates or assumptions underlying the forward-looking information prove incorrect, actual results or future events might vary materially from those anticipated in the forward-looking information. The opinions, estimates or assumptions referred to above and described in greater detail in Section 12 – "Risk Management and Corporate Governance" of our MD&A for the year ended December 31, 2023 should be considered carefully by readers.

Although we have attempted to identify important factors that could cause actual results to differ materially from those contained in forward-looking information, the factors above are not intended to represent a complete list and there may be other factors not currently known to us or that we currently believe are not material that could also cause actual results or future events to differ materially from those expressed in such forward-looking information. There can be no assurance that such forward-looking information will prove to be accurate, as actual results and future events could differ materially from those anticipated in such information. Accordingly, readers should not place undue reliance on forward-looking information, which speaks only as at the date made. The forward-looking information contained in this presentation represents our expectations as at the date of this presentation (or as at the date they are otherwise stated to be made) and are subject to change after such date. However, we disclaim any intention or obligation or undertaking to update or revise any forward-looking information whether as a result of new information, future events or otherwise, except as required under applicable securities laws in Canada.

All of the forward-looking information contained in this presentation is expressly qualified by the foregoing cautionary statements.

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SUPPLEMENTARY FINANCIAL MEASURES AND NON-GAAP FINANCIAL MEASURES AND RATIOS

The Company's unaudited condensed interim consolidated financial statements and accompanying notes as at and for the quarter ended June 30, 2024 have been prepared in accordance with International Financial Reporting Standards ("IFRS" or "GAAP").

We measure and evaluate performance of our business using a number of financial measures. Among these measures are the "supplementary financial measures", "non-GAAP financial measures", and "non-GAAP ratios" (as such terms are defined under Canadian Securities Administrators' National Instrument 52-112 – Non-GAAP and Other Financial Measures Disclosure) included in this presentation, and in each case are not standardized financial measures under GAAP. The supplementary financial measures, non-GAAP financial measures, and non-GAAP ratios in this presentation may not be comparable to similar measures presented by other companies. These measures should not be considered in isolation or as a substitute for analysis of our financial information reported under GAAP. For more information about these supplementary financial measures, non-GAAP financial measures, and non-GAAP ratios, including (where applicable) an explanation of how that measure provides useful information and a quantitative reconciliation of each non-GAAP financial measure to its most directly comparable GAAP measure disclosed in our unaudited condensed interim consolidated financial statements, see Section 11 — "Supplementary Financial Measures and Non-GAAP Financial Measures and Ratios" in the Management's Discussion and Analysis dated August 1, 2024 ("Q2-2024 MD&A"), available on www.sedarplus.ca.

The information presented in this presentation includes the following supplementary financial measures, non-GAAP financial measures, and non-GAAP ratios:

Supplementary Financial Measures: Book value per share, catastrophe losses, financial capacity, gross written premiums, and leverage capacity.

Non-GAAP Financial Measures: Core accident year claims and adjustment expenses, distribution income, net claims and adjustment expenses, net commissions, net underwriting expenses, net underwriting revenue, non-operating gains (losses), operating income, operating net income, prior year claims development, and underwriting income (loss).

Non-GAAP Ratios: Claims ratio, combined ratio, expense ratio, return on equity ("ROE"), operating return on equity ("operating ROE"), operating earnings per common share ("operating EPS"), and certain other ratios.


ROWAN
SAUNDERS
President & Chief Executive Officer
definity.

Q2-2024 FINANCIAL HIGHLIGHTS

Operating EPS[1]

$0.94

+67.9% y/y

Gross Written Premiums[1]

$1.24B

+14.2% y/y

Combined Ratio[1]

90.1%

5.2 pts y/y improvement

Book Value per Share[1]

$26.17

+11.7% y/y

Financial Capacity[1,2]

$1.35B

Operating ROE (TTM)[1]

10.8%

[1] This is a supplementary financial measure, non-GAAP financial measure, or a non-GAAP ratio. Refer to Supplementary Financial Measures and Non-GAAP Financial Measures and Ratios advisory and Section 11 – *Supplementary financial measures and non-GAAP financial measures and ratios* in the Q2-2024 MD&A for further details.
[2] See "*Q2-2024 Capital Management*" slides for more information on financial capacity.

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12-MONTH INDUSTRY OUTLOOK



Personal Auto

- We expect the inflationary pressures affecting vehicle damage claims to remain elevated in 2024 but more consistent with pre-pandemic auto physical damage inflationary trends.
- Following the National Summit on Combating Auto Theft, the federal government released an action plan including commitments to modernize federal vehicle safety standards to deter and prevent theft, expand export cargo container examinations, and enhance information and intelligence sharing amongst border officials, law enforcement, and all partners involved in export trade.
- Severity trends are expected to continue to drive firm industry pricing and a focus on disciplined underwriting.



Personal Property

- The volatility of weather events is expected to continue to be a risk for this line of business over the long term. The risk of wildfire continues to be noted as being above-normal for multiple regions including western Canada, eastern Ontario, and southern Québec.
- With primary insurers retaining more catastrophe exposure in the lower layers, property pricing is expected to continue to reflect the increased frequency and cost inflation from weather events.
- The federal government has indicated that it plans to work with insurers to develop and launch by 2025 a national flood insurance program for high-risk residential properties. The objective is for all Canadians to be able to obtain affordable flood coverage.



Commercial Insurance

- We expect the commercial lines market conditions to remain firm overall as carriers focus on ensuring long-term profitability and sustainable availability of capacity. We expect the pricing environment to be influenced by weather events, inflation trends, expected investment returns, and the industry's overall underwriting performance.
- The increasing frequency and severity of weather-related catastrophe events, as well as elevated reinsurance costs and rising attachment points, are expected to prolong firm commercial lines market conditions and pricing.
- Some commercial niche segments have started to see more competition and available capacity in the second quarter.

KEY FINANCIAL METRICS



Gross Written Premium[1] Growth
YTD-2024

13.6%

TARGET[2]

Grow GWP at a rate of upper single digit to approximately 10%



Combined Ratio[1]
YTD-2024

92.0%

TARGET[2]

Maintain a full year combined ratio in the mid-90s



Operating ROE[1]
TTM

10.8%

TARGET[2]

Generate a full year operating ROE in the range of 10% to below teens

[1] This is a supplementary financial measure, non-GAAP financial measure, or a non-GAAP ratio. Refer to Supplementary Financial Measures and Non-GAAP Financial Measures and Ratios advisory and Section 11 – *Supplementary financial measures and non-GAAP financial measures and ratios* in the Q2-2024 MD&A for further details.
[2] Current full-year financial targets for 2024, as of August 1, 2024.

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OUR LEADING BROKER PLATFORM

Our national broker platform provides ongoing opportunities to scale and grow the earnings profile of the business

Benefits to Definity

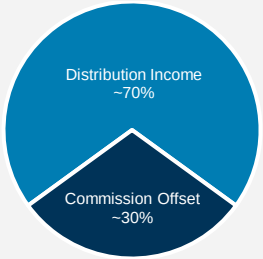
- Diversified product base allows for repeatable distribution income and complementary earnings contribution
- Strong loss ratios and operating margins
- Scale positions in Ontario and Alberta with deep management team and proven M&A experience
- Relationships with over 50 carrier markets with a robust product suite
- Access to high quality portfolios by fostering stronger relationships with brokers
- Demonstrated organic and acquisition-based growth potential



3-5 Year Ambition

$1.5B GWP[1]

Portfolio of broker investments is **on track** to generate an operating income[1] before finance costs, taxes and minority interests of **~$75 million** in 2024.



- **Distribution Income**
  Q2-24: $17.2M | YTD-24: $27.2M
- **Commission Offset**
  ~0.5 pts benefit to our expense ratio

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[2] Operating income before finance costs, taxes and minority interests.

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PHILIP
MATHER
Executive Vice-President &
Chief Financial Officer
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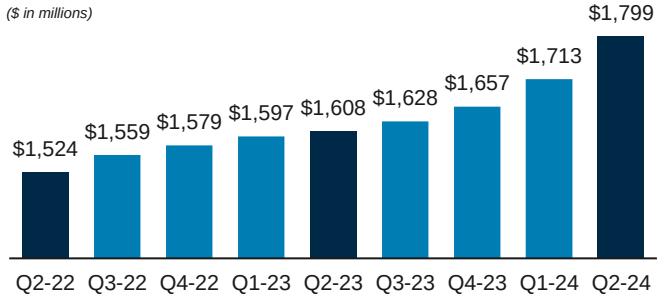
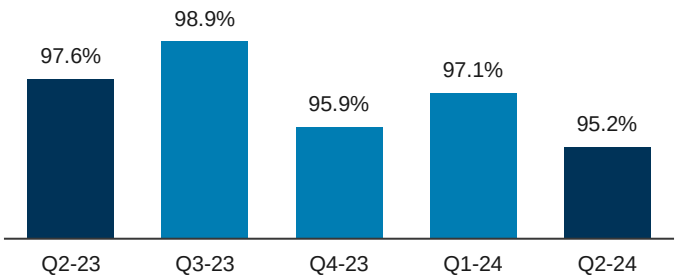
Q2-2024 PERSONAL AUTO

($ in millions, except as otherwise noted)	Q2-24	Q2-23	Δ	YTD-24	YTD-23	Δ
Gross Written Premiums[1]	$528.4	$442.1	19.5%	$941.9	$799.9	17.8%
Net Underwriting Revenue[1]	$413.4	$382.0	8.2%	$799.1	$747.7	6.9%
Underwriting Income[1,2]	$20.1	$9.2	$10.9	$31.0	$6.0	$25.0
Core AY Claims Ratio[1]	69.9%	71.1%	(1.2) pts	70.7%	71.9%	(1.2) pts
CAT Losses[1]	-	0.5%	(0.5) pts	0.1%	0.3%	(0.2) pts
Prior Year Favourable Claims Development[1]	(0.5%)	(1.7%)	1.2 pts	(0.7%)	(1.1%)	0.4 pts
Claims Ratio[1,2]	69.4%	69.9%	(0.5) pts	70.1%	71.1%	(1.0) pts
Expense Ratio[1]	25.8%	27.7%	(1.9) pts	26.0%	28.1%	(2.1) pts
Combined Ratio[1,2]	95.2%	97.6%	(2.4) pts	96.1%	99.2%	(3.1) pts

Gross Written Premiums[1] (TTM)



Combined Ratio[1,2]



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[2] The claims ratio, combined ratio, and underwriting income exclude the impact of discounting.

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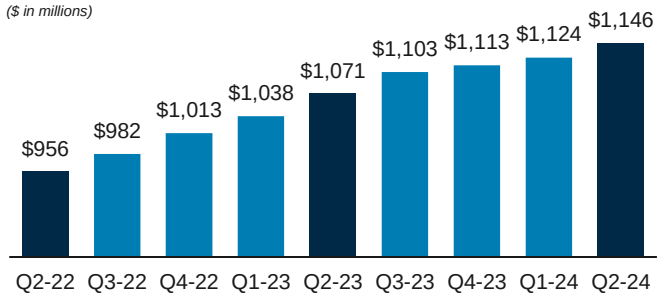
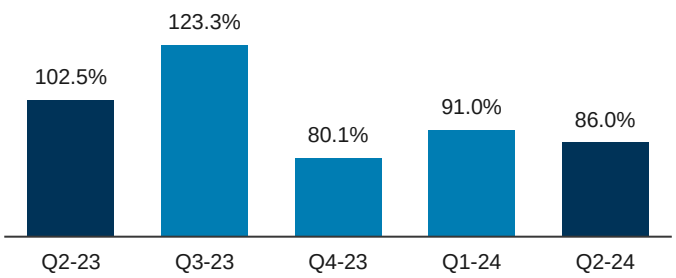
Q2-2024 PERSONAL PROPERTY

($ in millions, except as otherwise noted)	Q2-24	Q2-23	Δ	YTD-24	YTD-23	Δ
Gross Written Premiums[1]	$323.1	$301.8	7.1%	$559.6	$527.1	6.2%
Net Underwriting Revenue[1]	$266.7	$250.8	6.3%	$527.4	$491.8	7.2%
Underwriting Income (loss)[1,2]	$37.4	($6.4)	$43.8	$60.9	$15.1	$45.8
Core AY Claims Ratio[1]	52.2%	50.7%	1.5 pts	51.8%	50.7%	1.1 pts
CAT Losses[1]	2.6%	17.0%	(14.4) pts	4.2%	10.6%	(6.4) pts
Prior Year Favourable Claims Development[1]	(2.9%)	(0.4%)	(2.5) pts	(2.5%)	(0.4%)	(2.1) pts
Claims Ratio[1,2]	51.9%	67.3%	(15.4) pts	53.5%	60.9%	(7.4) pts
Expense Ratio[1]	34.1%	35.2%	(1.1) pts	34.9%	36.0%	(1.1) pts
Combined Ratio[1,2]	86.0%	102.5%	(16.5) pts	88.4%	96.9%	(8.5) pts

Gross Written Premiums[1] (TTM)



Combined Ratio[1,2]



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[2] The claims ratio, combined ratio, and underwriting income exclude the impact of discounting.

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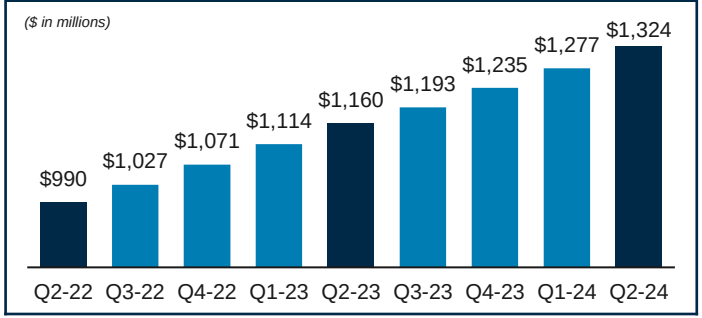
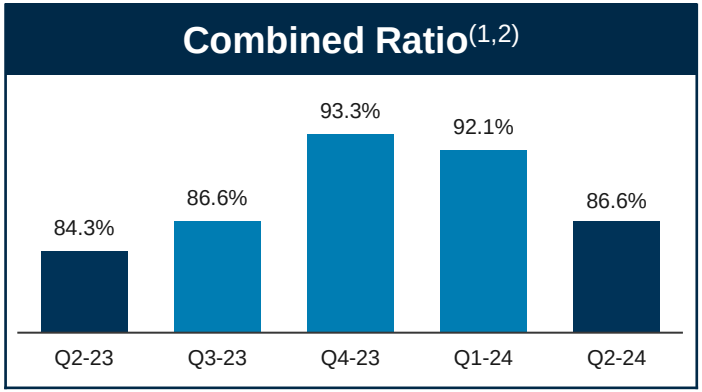
Q2-2024 COMMERCIAL INSURANCE

($ in millions, except as otherwise noted)	Q2-24	Q2-23	Δ	YTD-24	YTD-23	Δ
Gross Written Premiums[1]	$388.2	$341.2	13.8%	$693.8	$605.0	14.7%
Net Underwriting Revenue[1]	$269.3	$244.7	10.1%	$528.2	$477.1	10.7%
Underwriting Income[1,2]	$36.2	$38.4	($2.2)	$56.6	$59.6	($3.0)
Core AY Claims Ratio[1]	52.6%	55.3%	(2.7) pts	52.2%	54.5%	(2.3) pts
CAT Losses[1]	2.9%	1.2%	1.7 pts	4.8%	2.8%	2.0 pts
Prior Year Favourable Claims Development[1]	(2.0%)	(6.1%)	4.1 pts	(1.5%)	(4.2%)	2.7 pts
Claims Ratio[1,2]	53.5%	50.4%	3.1 pts	55.5%	53.1%	2.4 pts
Expense Ratio[1]	33.1%	33.9%	(0.8) pts	33.8%	34.4%	(0.6) pts
Combined Ratio[1,2]	86.6%	84.3%	2.3 pts	89.3%	87.5%	1.8 pts

Gross Written Premiums[1] (TTM)



Combined Ratio[1,2]



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[2] The claims ratio, combined ratio, and underwriting income exclude the impact of discounting.

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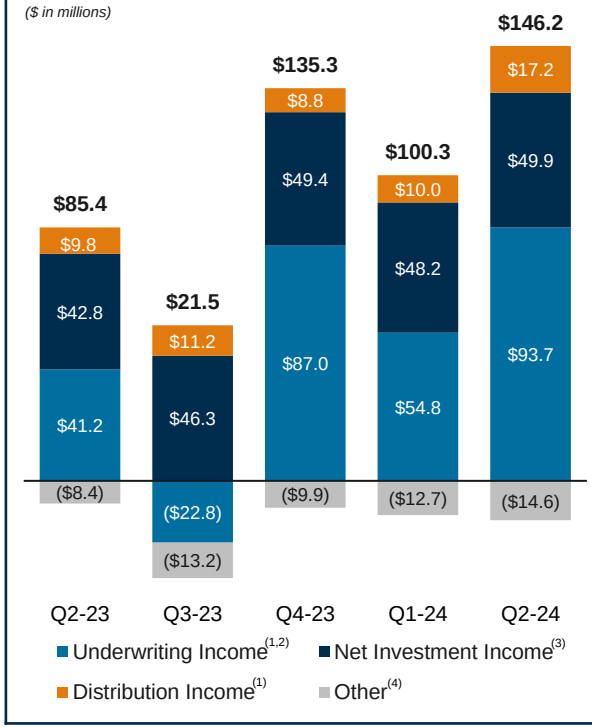
Q2-2024 CONSOLIDATED PROFITABILITY

($ in millions, except as otherwise noted)	Q2-24	Q2-23	Δ	YTD-24	YTD-23	Δ
Gross Written Premiums[1]	$1,239.7	$1,085.1	14.2%	$2,195.3	$1,932.0	13.6%
Claims Ratio[1,2]	60.0%	63.7%	(3.7) pts	61.2%	63.2%	(2.0) pts
Expense Ratio[1]	30.1%	31.6%	(1.5) pts	30.8%	32.1%	(1.3) pts
Combined Ratio[1,2]	90.1%	95.3%	(5.2) pts	92.0%	95.3%	(3.3) pts
Underwriting Income[1,2]	$93.7	$41.2	$52.5	$148.5	$80.7	$67.8
Net Investment Income[3]	$49.9	$42.8	$7.1	$98.1	$83.8	$14.3
Distribution Income[1]	$17.2	$9.8	$7.4	$27.2	$19.3	$7.9
Other[4]	($14.6)	($8.4)	($6.2)	($27.3)	($16.9)	($10.4)
Operating Income[1]	$146.2	$85.4	$60.8	$246.5	$166.9	$79.6
Operating Net Income[1]	$109.1	$65.1	$44.0	$185.2	$129.2	$56.0
Operating EPS (in dollars)[1]	$0.94	$0.56	67.9%	$1.59	$1.11	43.2%
Operating ROE (TTM)[1]	10.8%	9.9%	90 bps			

Operating Income [1]



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[2] The claims ratio, combined ratio, and underwriting income exclude the impact of discounting.
[3] Net investment income is dividend & interest income less investment expenses.
[4] Includes public company expenses, interest expense, non-controlling interests, and other.

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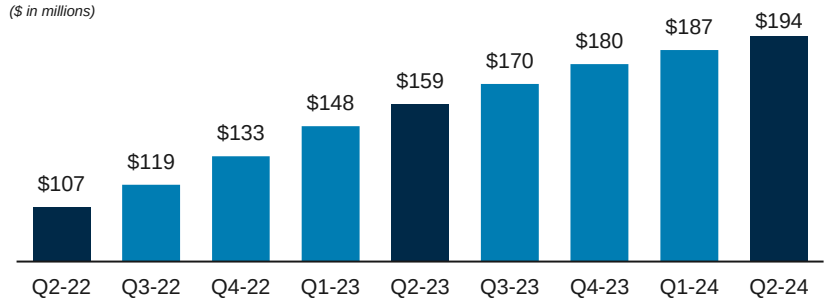
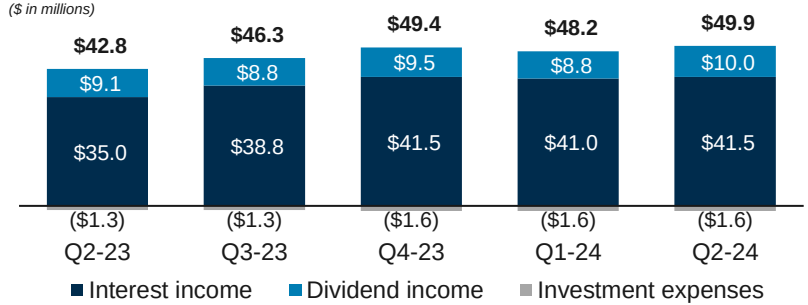
Q2-2024 INVESTMENT PORTFOLIO

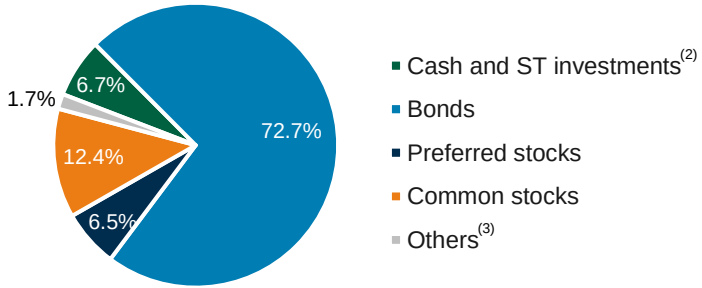
Net Investment Income (TTM)



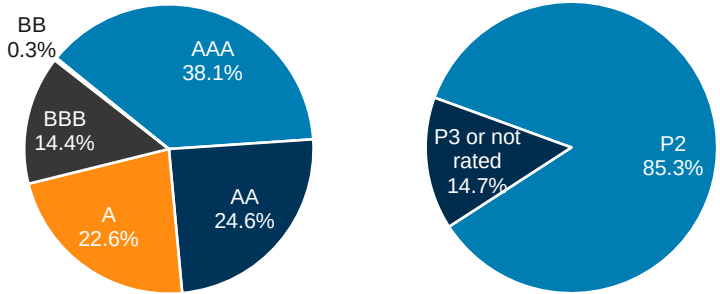
Net Investment Income (quarterly)



Investment Allocation(1)



Credit Rating – Bonds & Preferred Stocks(4)



[1] Percent of accounting carrying value.
[2] Cash and ST Investments includes Cash and cash eq. of 4.9% and Short-term investments of 1.8%.
[3] Others includes Pooled Funds of 1.4% and Commercial loans of 0.3%.
[4] Using the lowest of S&P and DBRS ratings.

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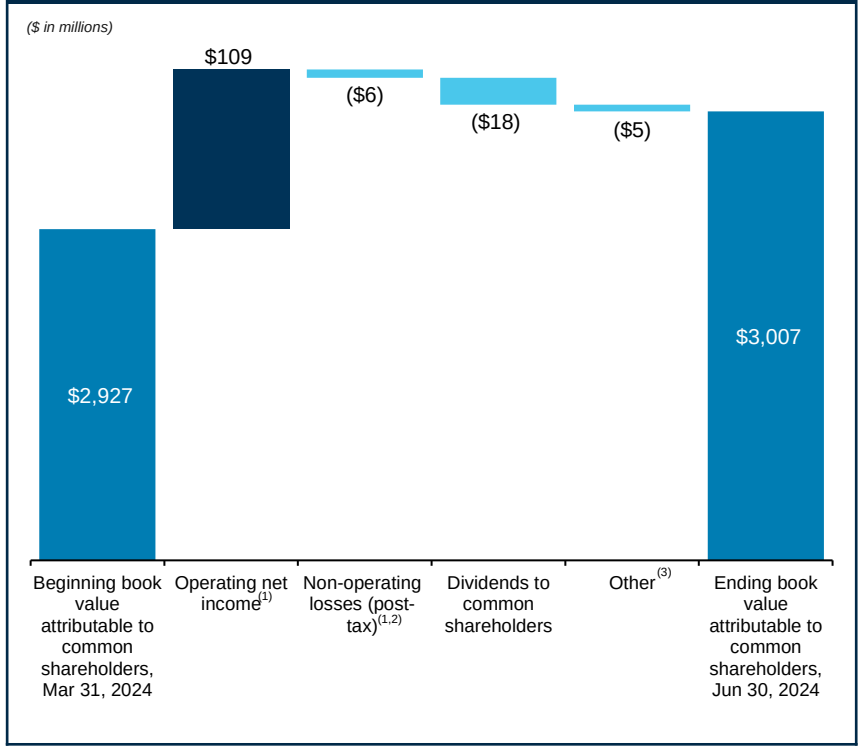
Q2-2024 BALANCE SHEET STRENGTH

($ in millions, except as otherwise noted)	Mar 31-24	Jun 30-24
Total assets	$7,213	$7,260
Investments	$4,784	$4,828
Total liabilities	$4,125	$4,089
Insurance contract liabilities	$3,376	$3,416
Equity attributable to common s/h	$2,927	$3,007
Book value per share[1]	$25.40	$26.17

($ in millions, except as otherwise noted)	Jun 30-24
Excess Capital at:	
Definity Insurance Company and ICA subsidiaries	$168
Definity Financial Corporation and non-ICA subsidiaries	$241
Total Excess Capital	$409
Leverage Capacity[1]	$943
Financial Capacity[1] as at Q2-2024	**$1,352**

Consolidated Book Value q/q Δ



[1] This is a supplementary financial measure, non-GAAP financial measure, or a non-GAAP ratio. Refer to Supplementary Financial Measures and Non-GAAP Financial Measures and Ratios advisory and Section 11 – *Supplementary financial measures and non-GAAP financial measures and ratios* in the Q2-2024 MD&A for further details.
[2] Non-operating losses pre-tax of $7.5 million, less income tax recovery of $2.0 million.
[3] Other represents other comprehensive income, and changes in share capital and contributed surplus.

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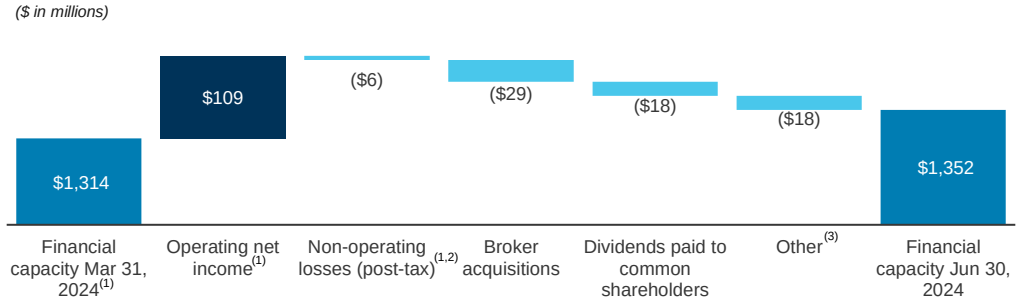
Q2-2024 CAPITAL MANAGEMENT

Capital Management Actions

- Continued deployment through acquisitions in our national broker platform – more than $750M over 10 acquisitions since 2022.
- Renewed 3% NCIB program to maintain capital deployment toolkit.
- Upsized credit facility from $700M to $800M and extended by 1 year to maintain 5-year tenor.
- DBRS recently affirmed our 'A' credit rating.

Financial Capacity q/q Δ



Capital Deployment Priorities

Organic Growth

We retain capital to support the growth in our premium volumes as well as invest in talent and technology that advance our strategic objectives

Common Shareholder Dividends

We intend to have a sustainable and growing dividend per common share that will be reviewed on a regular basis

Inorganic Growth

We intend to actively pursue carrier and distribution acquisition opportunities in the Canadian market. To fund these transactions, we expect to utilize excess capital, introduce leverage, and, if required, access the capital markets

Share Buybacks

We will consider the use of share buybacks as a flexible capital management tool

[1] This is a supplementary financial measure, non-GAAP financial measure, or a non-GAAP ratio. Refer to Supplementary Financial Measures and Non-GAAP Financial Measures and Ratios advisory and Section 11 – *Supplementary financial measures and non-GAAP financial measures and ratios* in the Q2-2024 MD&A for further details.
[2] Non-operating losses pre-tax of $7.5 million, less income tax recovery of $2.0 million.
[3] Other represents other changes in book value, regulatory capital available and capital required, other cash flows in non-ICA entities, and changes in leverage capacity not related to broker acquisitions.

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OUR STRATEGY

OUR PURPOSE
Building a better world by helping our clients and communities adapt and thrive

OUR AMBITION
To be one of Canada's leading and most innovative P&C insurers

OUR PROMISE
Making insurance better

STRATEGIC OBJECTIVES

- Become one of the five largest P&C insurers in Canada
- Maintain our digital leadership
- Consistently deliver disciplined financial management
- Position Definity as a purpose-driven sustainability leader

KEY FOCUS AREAS

- Leverage Vyne to increase our share of the broker channel
- Grow and diversify our Commercial Insurance business
- Capitalize on the expanding digital direct insurance market
- Deliver a superior claims experience that supports and satisfies customers
- Grow and diversify through acquisitions and partnerships
- Attract and retain top talent
- Maintain our pace of innovation
- Deliver on our Inclusion, Diversity, Equity and Accessibility (IDEA) targets, climate goals, and other ESG priorities

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QUESTIONS?

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Save the Date
for our inaugural
INVESTOR DAY
September 19, 2024
Toronto, Ontario
9 am – noon ET
More details to come…
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