

# 2022 Public Accountability Statement



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# ABOUT US

#### AIG CANADA

AIG Canada has provided insurance solutions for over 55 years and is federally licensed to operate in all provinces and territories in Canada. With a staff complement of approximately 361 members, AIG Canada is one of the country's leading property and casualty insurance companies, providing a wide range of insurance products to the marketplace through a network of independent brokers.

# AIG CANADA ENJOYS STRONG RATINGS FROM THE PRINCIPAL RATING AGENCIES S&P: A+ AND A.M. BEST: A

### IN 2022, AIG CANADA REPORTED GROSS PREMIUMS OF:





ASSETS OF:

\$4.93 BILLION POLICYHOLDER SURPLUS OF:

**\$805 MILLION** 



AIG CANADA SERVED OVER:

20,100

**PÓLICY-**

AIG's goal is to help its clients manage virtually any risk with confidence. AIG is at its best when it empowers its customers to be at their best as they strive to realize their dreams, and find success every day. AIG Canada is a member of American International Group, Inc. ("AIG"), a global insurance solutions provider. With roots that trace back to 1919, AIG is a global insurance company with operations in more than 70 countries and jurisdictions. What unites AIG is the company's commitment to helping its clients prepare for what is next. Whether that is helping cities and communities to prepare for and recover from natural disasters, AIG has the specialist expertise to help clients better manage risk.

We're also committed to doing the right thing for our people and the communities where we work and live. It's why we seek to offer what matters to our ever-diversifying team - like flexible and creative work environments, professional growth opportunities and forums to advocate for one another and incite change. We encourage employees to give back to the causes they care most about, supporting these efforts through our Volunteer Time Off and Matching Grants Programs.







### TOP 100 EMPLOYER AWARDS



### INVESTING IN OUR PEOPLE

AIG Canada has spent over 55 years building and cultivating a talented and diverse workforce. To retain and attract talent, the company continually seeks improvements to its work culture and benefit programs to allow employees to thrive, contribute and grow.

As of December 31, 2022, the company employed 361.

Province	Full-Time	Part-time	Total
Ontario	282	0	282
Quebec	58	0	58
British Columbia	21	0	21

#### **COMPENSATION AND BENEFITS**

AIG Canada provides a comprehensive benefit package designed to span an entire career – including Medical, Dental, Travel, Life, Dependent Life, AD&D and Disability coverage, wellness and personal counselling as well as a retirement savings plan.

AIG Canada is committed to paying fairly and rewarding performance that contributes to business success. This includes an annual short-term incentive pay component, which is based on business and individual performance. AIG also offers Long Term Incentives (LTI) to our senior leaders. Through the LTI Plan, AIG provides our leaders with the opportunity to share in the value they help create for our shareholders, while encouraging our leaders to act as stewards of AIG's brand, reputation, and assets.

#### MAINTAINING WORK/LIFE BALANCE

AIG Canada has a flexible work policy, which encourages employees to collaborate with colleagues in the office and brokers in the market, while providing flexibility to choose some days to work from home. All employees spend 3-4 days in the office or in the market, and the balance of their time is working from home.

Work-life integration has become an increasingly important benefit for today's workforce. Employees are seeking day-today synergy that allows them to embrace all aspects of life (work, home, family, community, health and well-being). AlG's Flexible Work Arrangement Program enables employees to perform their job outside of traditional work hours as well as away from office locations; this program has been instrumental in helping our employees successfully achieve improved work-life balance.

Flexible Work Arrangements allow employees to enjoy the benefits of being able to spend time attending their own or their children's academic, social, or sports activities through the work week. Something as simple as being able to have young children home for lunch is a valuable factor for many families. Access to extra-curricular activities has been improved for many employees and their families, where they can make themselves more readily available for scheduled events in their community.

As AIG is committed to reducing its carbon footprint in the communities where we do business, Flexible Work Arrangements help minimize the impact to the environment as they serve to lessen commuter pollution. They also reduce our employees' expenses associated with travel as well as intrinsic costs related to wardrobe and incidental costs for meals and refreshments that are more expensive away from home.

#### **FAMILY-FRIENDLY**

AIG Canada has instituted many family-friendly policies and programs to ensure the company retains its top talent by offering a welcoming environment to those wishing to start or expand their families.

#### PARENTS@WORK

AIG launched a new Parents@Work program to provide coaching and support, child-related resources, as well as practical advice for new parents. This helps AIG retain our talent and mitigate the stress that new parents experience upon returning from their leave, while also providing managerial guidance to navigate the maternity and parental leave process.

As part of this program, AIG Canada offers the Peer Partner Network to ease the transition back into the workforce. Peer Partner Network provides tools and resources to benefit new mothers and fathers. New parents are paired with volunteer moms and dads at AIG, who serve as a source of support. During the first week, a coffee or lunch is scheduled and the partners establish a meeting and communication frequency. The new parents can meet with their peer partner to discuss parenting or childcare concerns and transition advice, and trust they will receive confidential support and guidance. In addition to counselling services, AIG's EAP program provides Employee and Family Assistance Programs for parents who may be struggling with any number parenting or family issues.

Another component of Parents@Work is the Pre-leave, While on Leave, and Post Leave program for new parents. The goal is to ensure a smooth transition and knowledge transfer prior to departure and upon return. The employee directs the amount/level of contact while on leave, and four weeks prior to their return, we initiate our return program. Our goal is to ensure the employee on leave feels part of the company and is informed of any organization changes prior to their return.

# PERSONAL AND PROFESSIONAL GROWTH

AlG Canada believes in investing in its employees' professional development. Employees who feel empowered to pursue their professional goals is at the core of the company's learning and development program. We offer several programs designed to shape the future leaders of AlG. These initiatives are aimed at increasing diversity while enhancing professional skills and industry knowledge. They provide mentoring, networking opportunities, and training on skills such as executive presence.

#### **GLOBAL MOBILITY PROGRAM**

The Global Mobility Program provides "borderless opportunities" for AIG Canada employees. AIG's Global Mobility team develops and implements the program and policies to ensure effective permanent relocations and temporary assignments. The intent is to provide financial support and relocation assistance to those who seek international experience/assignments in any of AIG's 70 offices around the globe.

#### CORPORATE MUSEUM MEMBERSHIP PROGRAM

AIG has supported cultural institutions in the places where we live and conduct business. The AIG Corporate Museum Membership Program allows our "globetrotting" employees and their families special discounts, packages or free passes to a variety of cultural institutions around the world. Some of the museum locations include sites in Tokyo, India, and the United Kingdom. In 2017, AIG added the Royal Ontario Museum (ROM) to their museum membership program. An employee and one guest receive free admission into the ROM.

#### WELI

The Women's Executive Leadership Initiative (WELI) program targets women from all geographies, business, and functions. The 12-month development program builds executive competencies so participants may assume greater responsibilities and ultimately reach higher levels of management, while also increasing the senior-level visibility afforded to female leaders. What lasts well beyond the program is a network of great women leaders, who advocate for one another and reach down in the organization to share their learnings.

#### **MANAGING AT AIG**

Launched as a pilot program in 2018, Managing at AIG was designed to provide the knowledge, tools, and experiences essential for participants to effectively inspire, focus and develop as people managers. Involving in-person workshops, leadership coaching sessions, manager toolkits, and cohort groups for both support and peer coaching, this program encourages junior and senior managers alike to delve further into their managerial philosophy and show up every day as their most authentic selves. Within the program's six-month timeline, participants cultivate their management skills and innovative mind-sets, while operating as progressive and confident people managers. This program plays an integral part in AIG's evolving standard of excellence across an empowered management community.

#### **TUITION REIMBURSEMENT PROGRAM**

AIG recognizes the value of continuous skill building required to accomplish career and personal goals and is committed to employee growth and development. The company's goal is to provide employees with appropriate opportunities to access education that enhances their abilities to perform in their current or future job responsibilities. AIG offers 100% tuition reimbursement up to a yearly maximum for certain accreditations such as the Certified Risk Manager (CRM), Chartered Insurance Professional (CIP), and Fellow Chartered Insurance Professional (FCIP) to encourage employees to enhance their education, skills and knowledge. The company also provides designation awards when employees achieve specific industry-related designations.

# BUILDING A TALENTED NEXT GENERATION

#### AIG ACADEMY

The AIG Academy is a structured training and development program designed to support AIG employees as they begin their careers in the insurance industry. Academy participants become immersed in an intensive curriculum focused on skillset development and industry knowledge. They cultivate a better awareness of self, the business, and their personal identity as an insurance professional. In addition, participants become a part of the Early Career community with global networking opportunities and exposure to senior AIG leadership. The two-year program provides AIG Early Career Talent with the core knowledge, resources and support needed to build their career in the insurance industry. The learning is done through a combination of online modules offered within a specialized portal and in-person encounters, and then is further supplemented by ongoing assessments, support, coaching, formalized mentoring, and structured managerial support to ensure the steady progression of participants.

The AIG Academy begins with the Global Induction Summit to welcome participants. Highlights of the program include a focus on the first 100 days of employment for the smoothest integration; and a Horizon Challenge, where participants are tasked with working in interdisciplinary teams to make recommendations towards current organizational issues.

### DIVERSITY

AIG Canada is committed to providing a truly inclusive work environment that is reflective of the customers it serves. Diversity, Equity and Inclusion are vital to the mission and long-term success of AIG Canada. The company takes its commitment to building, developing and retaining a talented, diverse, and inclusive workforce seriously, while it values diverse ideas, thinking styles, backgrounds and skills.

Not only is AIG Canada committed to identifying and hiring outstanding talent, it is also committed to developing its employees. AIG Canada has implemented a number of diversity development programs and is continually growing its internal infrastructure for diversity and inclusion—to enhance employee engagement, mentoring, collaboration and networking. In general, the company's goal is to broaden the types of opportunities and experiences available to employees at every level.



#### **SUMMER INTERNS**

Over the course of a 10-week program, students gain tangible, hands-on experience and insight into AIG's business operations. Following three days of orientation and training, the students join one of our lines of business where they are given real projects, with equal opportunity for challenges and achievement. High performing interns may be considered for a full-time job after graduation.

#### An important note: On the basis of principle, AIG has never engaged students in an unpaid internship and has no intention of ever doing so.

#### **CO-OP PLACEMENTS**

AIG has held long-standing partnerships with various universities in accepting students on a four-month basis during the co-op semester. Co-op students leave with an exceptional experience in a real-world business setting while earning both school credit and competitive compensation over their four-month working semester.

#### ACCELERATED LEADERSHIP DEVELOPMENT (ALD) PROGRAM

The Accelerated Leadership Development (ALD) program concentrates on high performing participants from under-represented groups. This six-month program focuses on building enhanced leadership skills to accelerate the readiness of diverse leaders to take on roles of greater complexity and scope. With three intakes per year, AIG Canada was proud to nominate four representatives in 2018, as they set out to achieve success through enhancement of personal and leadership effectiveness. Program components include inperson international learning sessions, mentoring circles led by graduates from similar Leadership Essentials programs, and virtual learning sessions, while being supported throughout by a growing global network.

#### **EMPLOYEE RESOURCE GROUPS**

AlG Canada recognizes the value of encouraging groups of employees with common interests to formalize their professional relationships by launching employee resource groups (ERGs). ERG members are dedicated to fostering a diverse and inclusive work environment for all employees. Any employee may become a member of any ERG. Initiatives generally fall into one of four areas: career development and networking, cultural awareness and education, community volunteerism and sponsorship, and partnering with leaders to resolve business challenges.

#### **OUR FOCUS**

Talent $\rightarrow$	Attract, develop, and retain top talent
Workplace $\rightarrow$	Foster and advance a culture of inclusion
Marketplace $\rightarrow$	Enhance the AIG brand

# AIG CANADA EMPLOYEE RESOURCE GROUPS

#### **OUT NORTH**

#### **MISSION STATEMENT**

Our mission is to promote a more inclusive work environment where AIG employees can continue to bring their full, open selves to work without fear. OutNorth welcomes anyone who has a sexual orientation or gender identity, whether they identify as LGBTQ+ or an ally.

#### **GOALS/OBJECTIVES**

- Raise awareness of the experience and issues impacting employees who identify as LGBTQ+ or allies.
- Advocate for an inclusive and positive work environment for employees across the LGBTQ+ spectrum.
- Attract LGBTQ+ and allied talent.
- Collaborate and enhance relationships with other LGBTQ+ groups within AIG's business partners and within the insurance community.

#### **WORKING FAMILIES**

#### **MISSION STATEMENT**

To create a family-friendly environment that supports employees as the navigate the adventures and challenges of a healthy work-life balance.

#### **GOALS/OBJECTIVES**

- Promote a healthy work-life balance while encouraging a positive work environment for all families.
- Attract new members and retain existing members.
- Brand enhancement: bring awareness of and appreciation to the value that working families bring to AIG.
- Inclusion and diversity recognize the challenges associated with family dynamics and embrace a culture of inclusion for all employees and their families.
- Business integration facilitate forums and provide support to working families as they seek to achieve their professional and development goals.

#### **WOMEN & ALLIES**

#### MISSION STATEMENT

Create and foster a community of professionals with a shared interest in the professional development, attraction and retention of women and men in our organization while providing visibility and the benefits of a strong and committed network.

#### **GOALS/OBJECTIVES**

Business integration – Women & Allies alignment with business development, broker/client engagement and business partners to develop growth initiatives and enhance relationship management.

- Career development alignment with human resources to focus on goal setting, professional development and career mapping/growth.
- Inclusion, diversity and engagement foster an inclusive work environment for their dimension of diversity.
- Community/brand enhancement

   alignment with corporate social responsibility and focus on making a difference while representing both the employee resource group and the company.

#### YOUNG PROFESSIONALS

#### **MISSION STATEMENT**

Develop, unify and empower young professionals through increased opportunities and resources to foster their personal growth and allow for greater collaboration across all business lines and functions of AIG Canada.

#### **GOALS/OBJECTIVES**

Provide the membership with education and information about AIG and all of its business units. This provides members with unique access to senior leadership as well as access to their fellow colleagues in order to foster a culture of inquisitiveness and support. The group aims to provide members with the tools that will help build successful and meaningful careers at AIG and grant access to outreach opportunities to increase AIG brand recognition in the Canadian insurance market.

#### MULTICULTURAL

#### **MISSION STATEMENT**

To create an inclusive work environment in which all employees feel respected and valued, irrespective of their ethnic, cultural, religious, political, and personal differences. To assist in attracting multicultural talent to AIG Canada while strengthening external business connections with the wider insurance community.

#### **GOALS/OBJECTIVES**

- Promote a positive work environment for all employees through education and awareness of the concept of multiculturalism and seek to end common misconceptions/stereotypes.
- Inform employees of positive social events (rallies, meetings, support groups etc.) in their respective locations that align with the values of AIG.
- Facilitate better understanding among AIG employees about how their coworkers alike and different are affected by various social changes.
- Educate and inform executive leadership and drive company-wide change that addresses multiculturalism-related issues and challenges that employees face.
- Collaborate and build relationships with partners in the insurance, financial services and legal industries.

### WOMEN HAVE A STRONG PRESENCE WITHIN AIG CANADA

Women represent 57% of the total headcount for AIG Canada and its management team is comprised of 50% women.

Women occupy the following executive positions at AIG Canada:

- President and Chief Executive Officer
- General Counsel
- Human Resources Executive
- Chief Compliance Officer
- Senior Vice President, Head of Claims Canada
- Communications Director
- Vice President, Underwriting Operations

Since 2009, AIG Canada has enjoyed female representation on our Board of Directors. In 2022, 25% of the Board member seats are occupied by women.



### SPONSORSHIP WITH A PURPOSE



AIG Canada carefully selects its sponsor partners based on the organization's ability to improve the lives of Canadians and the insurance industry as a whole. Each relationship is carefully vetted to ensure alignment with the greater societal and business goals of AIG Canada.



#### WOMEN IN INSURANCE CANCER CRUSADE (WICC)

For several years, AIG Canada has established itself as a National Sponsor of WICC. Through the sponsorship program, AIG Canada has helped WICC realize its mission to eradicate cancer through groundbreaking research. As a National Sponsor, funds donated through WICC bypass administration costs typically incurred by the Canadian Cancer Society. It is WICC's mandate that funds donated through their organization are 100% administration fee-free. Since the inception of WICC in 1996, with the help of the entire insurance industry and its supporters, over \$14,700,000 was raised in support of cancer research and education. In addition to financial support, AIG Canada employees participate in a number of WICC events across Canada.

#### **RIMS CANADA CONFERENCE**

As the premier risk management conference in Canada, AIG has established a long-term relationship with the RIMS Canada Conference as a significant sponsor. In addition to its financial support of the conference, AIG Canada regularly provides thought leadership content on issues important to the conference delegates on such topics as emerging risks. As the preeminent organization dedicated to educating, engaging and advocating for the Canadian risk community, RIMS Canada is a not-forprofit organization representing risk management professionals serving in a number of sectors including corporate, industrial, service, nonprofit, charitable and government entities.

#### CABIP

CABIP is a member-based organization dedicated to bridging the opportunity gap for Black professionals within the Canadian insurance industry through advocacy, mentorship, education and networking opportunities. Their mission is to advocate for representation, inclusion and advancement of Black professionals within the Canadian insurance industry.

#### **ENACTUS CANADA**

Through AIG Canada's relationship with Enactus Canada, the company helps to shape entrepreneurial leaders to advance the economic, social and environmental health of Canada. As a sponsor, AIG Canada provides financial support, while its staff offers mentorship and coaching opportunities to the Enactus Student Network. As a strong global supporter of Enactus for over 30 years, this Canadian partnership helps students create and implement community empowerment projects and business ventures in communities coast-tocoast. Enactus Canada is a national charity and the country's largest post-secondary experiential learning platform, is shaping entrepreneurial leaders who are passionate about advancing the economic, social and environmental health of Canada. Guided by academic advisors and business experts, more than 3,000 post-secondary students led 275 community empowerment projects and business ventures last year in communities coast-to-coast, directly impacting over 39,000 lives. As a global network of 37 countries, Enactus uses the power of entrepreneurial action to transform lives and shape a better, more sustainable world.

# SOCIAL RESPONSIBILITY

#### **OUR VISION**

AIG Canada is committed to making a positive difference in the communities where we work, live, and serve our customers. We are focused on ensuring that our business operations are conducted in a responsible, sustainable, and respectful way.

Companies in today's global economy are not only accountable for the quality of their products and the profitability of their businesses, they also have an obligation to fulfill social and environmental commitments to their employees, customers, partners, and shareholders as well as to the communities in which they operate.

### COMMUNITY DEVELOPMENT AND PHILANTHROPIC ACTIVITIES

AIG Canada respects its obligation to give back to our communities and supports charitable organizations across the country, whose goals are aligned with our strategic plans. A significant portion of our community giving is directed to health-related initiatives that hold the promise of improving lives. In 2022, AIG Canada's Corporate Social Responsibility Committee earmarked five per cent of its budget to marginalized communities.

Every year, AIG Canada employees actively show their passion and dedication toward community causes. Their collective efforts help build healthy and vibrant communities and demonstrate our commitment to social responsibility.

AIG Canada has a longstanding history of providing support to innovative organizations whose mandate is to engage and encourage people from all walks of life. AIG Canada corporate giving focuses on forming partnerships with and providing funding to innovative nonprofit organizations to address some of today's most pressing challenges.

Our corporate commitment is complemented by the individual and group efforts of our employees, who are acknowledged for their generosity towards causes they believe in. In 2022, AIG Canada's corporate donations for community causes totaled \$82,500.00.



#### **MATCHING GRANTS**

In 2020, AIG expanded its matching grants program to Canada. The program is available to all full and part-time employees with at least one year of service and their spouse/partner. AIG matches donations 2:1 from a minimum of \$25 USD to a maximum (or combined total) of \$5,000 USD to eligible nonprofit organizations. The program supports employees' generosity and makes the most of charitable contributions to organizations our staff are involved in and passionate about.

#### **VOLUNTEER TIME OFF**

AlG's Volunteer Time Off program aims to encourage employee participation with volunteer efforts – every employee is eligible to take three business days per year to participate in AlG Canada's community outreach efforts and initiatives in Canada. The Volunteer Time Off program is taking those efforts to new levels while continuing to expand our relationships with non-profit organizations.

## HIGHLIGHTS OF OUR CHARITABLE ACTIVITIES AND DONATIONS:

#### JUNIOR ACHIEVEMENT

Since 2015, AIG Canada has supported Junior Achievement, the world's largest organization dedicated to educating students about workforce readiness, entrepreneurship and financial literacy through experiential, hands-on programs. As part of this relationship, employees from AIG's Toronto office taught "Our Business World" to a virtual audience of grade five and six students. The curriculum, developed by Junior Achievement, focused on the power of the Canadian entrepreneurial spirit in a free enterprise system. Students learned by doing through fun, relevant activities and can apply the lessons learned to help them succeed tomorrow. Supplementing this effort was a corporate donation to support its employees' in-class teaching opportunities.

#### THE CANADIAN RED CROSS HURRICANE FIONA IN CANADA APPEAL

To support the efforts of the Red Cross Atlantic Canada campaign, AIG Canada donated funds to assist those impacted by tropical storm Fiona. The Canadian Red Cross worked to help people in and around affected areas as quickly as possible and provided humanitarian assistance for new needs as they arose. Money raised enabled the Red Cross to carry out relief, recovery, resiliency and risk reduction activities in and beyond the region at the individual and community levels. The Canadian Red Cross has provided assistance to more than 88,000 households throughout Atlantic Canada who were impacted by the hurricane-force post-tropical storm Fiona.

#### THE TORONTO HUMANE SOCIETY

AlG Canada made a corporate donation to the Toronto Humane Society to promote their Giving Tuesday partnership via social media which exceeded their Giving Tuesday goal. It is the mission of THS to promote the humane care and protection of all animals and to prevent cruelty and suffering. Following no kill principles, the THS aspires to be a best-in-class animal shelter – working in partnership with the community to find creative solutions and improve outcomes for all animals.

#### JIM ABERNATHY CHALLENGE

To benefit the Leukemia & Lymphoma Society of Canada (LLSC), AIG Canada staff participated in the Jim Abernethy Challenge. Additionally, AIG Canada acted as a gold sponsor in tribute to a former insurance-industry colleague who lost his battle against lymphoma in 2019. The Challenge saw staff members walking, running, cycling and by hours of movement. The LLSC funds researchers across Canada who are looking to develop less toxic, more accurate and innovative treatments and therapies. The LLSC also developed and invests in countless patient support programs helping people in treatment, caregivers and healthcare workers navigate the challenges associated with a cancer diagnosis.

#### **CP24 CHUM CHRISTMAS WISH**

AIG Canada has supported the CP24 CHUM Christmas Wish for over 40 years. Along with a corporate donation, employees purchased holiday gifts for needy children. The CP24 CHUM Christmas Wish program has become one of the largest distributors of toys to children in need in the Greater Toronto Area. The program also provides financial assistance to hundreds of agencies, ensuring that hundreds of thousands of children across the GTA enjoy a holiday experience.

#### THE FURNITURE BANK

In support of the circular economy, AIG Canada's employees participated in an onsite volunteering effort that saw the group rebuilding and repairing furniture items destined for families in need throughout the Greater Toronto Area. Along with this volunteer effort, AIG Canada made a donation to help support the Furniture Bank. Founded in 1998, Furniture Bank is a registered charity and social enterprise which redistributes gently-used furniture and housewares from donors in the community to families and individuals experiencing furniture poverty. Revenues generated through the organization's furniture removal service, which is run as a social enterprise, funds their charitable activities as they work to end furniture poverty - one sofa and one family at a time. Their workshop trains participants in furniture repair, upholstery and woodworking and provides trade training, and sustainable careers in the refurbishing and reupholstering field. Since its inception in 2015, they have provided over 20 participants with opportunities to learn employable skills, and repaired and salvaged 9,000 items, ensuring furniture stays out of our landfills.

### BLACK BUSINESS PROFESSIONAL ASSOCIATION

AIG Canada supported the Black Business Professional Association (BBPA) by providing a donation to assist in their program to provide tuition relief to black students. For the past 38 years, the BBPA has been advancing Black business communities, youths and professionals, to create equity and opportunity for all, so no one gets left behind. The BBPA National Scholarship Program (NSP) was established in 1986 and is dedicated to supporting and promoting the achievement of academic excellence by Black Canadian youth through an annual scholarship program. It was borne out of the need to reduce the rate at which Black students drop out of school despite their intellect, due to unavailability of funds.

#### CANUCKS PLACE CHILDREN'S HOSPICE

In support of pediatric palliative care, AIG Canada donated funds to Canucks Place Children's Hospice. Canuck Place Children's Hospice first opened its doors in November 1995, to become North America's first free-standing children's hospice. The Canuck Place responded to the need for a hospice created specifically for children. The illness and death of a child is a lifealtering experience for the families who love them. The facility offers a place of comfort and compassion where children could experience the simple joy of being a child, and families could cherish each moment together.

#### FONDATION DES JEUNES DE LA DPJ

In support of Montreal-based youth and children, AIG Canada made a charitable contribution to the Fondation des jeunes de la DPJ. The Foundation provides urgent human services to children and youth and promotes a positive environment as their guests' transition back to their families or in alternative housing. The organization offers children the opportunity to be children, including celebrations to mark significant events of their lives such as birthdays, Christmas, and proms.

#### **AUTISME MONTRÉAL**

AIG Canada contributed to the efforts of Autisme Montréal by making a financial donation. Autisme Montréal strives to improve the lives of individuals with an autism spectrum disorder (ASD) as well as their family members. Autisme Montréal acts as an advocate for the rights and interests of people with autism and their families. Their goal is to promote and to sensitize the health, education, research communities, and the general population to the needs of people with autism.

#### FONDATION SANTÉ URBAINE

AIG Canada made a financial contribution to the wellness of those living in the Centre-Sud of Montréal. Fondation Santé Urbaine mandate is to help improve the mental and physical health of those living in the community throughout their trajectory of care, from birth to end of life, through small acts of kindness, innovative projects, and the purchase of medical equipment. Fondation Santé Urbaine seeks to create solutions to urban health issues and respond to the urgent and priority needs of the Centre-Sud of Montréal population.



### CORPORATE GOVERNANCE AND COMPLIANCE

AIG Canada is committed to the principle that good corporate governance and effective oversight enhances business performance and serves in the best interest of our customers. In addition, we believe that AIG Canada must demonstrate responsible and ethical business practices and adhere to our own stated principles.

#### **CODE OF CONDUCT**

Our Code of Conduct serves to reflect best practices and respond to the needs of our workforce. The core values and principles set forth in the Code of Conduct are a reflection of the talents and expertise, which distinguish AIG and are an integral component of the value proposition that we bring to our customers, employees and our communities.

AIG also encourages employees to communicate their concerns. The company prohibits retaliatory actions against anyone who, in good faith, reports suspected violations of laws, regulations or policies.

AIG employees have various ways to report ethical concerns anonymously (where permitted by law) to the Compliance Group, including a toll-free global hotline available 24 hours a day, seven days a week in multiple languages.

#### AIG COMPLIANCE HELP LINE

AlG Compliance Help Line (877-244-2210) is an anonymous reporting service that allows employees, customers, and third parties to freely voice their concerns – at any time to legal representatives on such topics as conflicts of interest, gifts and entertainment, securities laws, theft and fraud, intellectual property, environmental issues, health and safety violations, political contributions, workplace violence, data protection, and privacy. The help line is answered by an independent service provider that offers translators for more than 75 languages.

The AIG Compliance Help Line is also accessible at

www.aigcompliancehelpline.com.



# ECONOMIC CONTRIBUTION

(in thousands of Canadian dollars)

CANADA	INCOME TAXES	PREMIUM TAXES	TOTAL
Federal	15,042	NA	15,042
Alberta	1,091	16,173	17,264
British Columbia	2,661	9,349	12,010
Manitoba	380	1,332	1,712
New Brunswick	361	901	1,262
Newfoundland & Labrador	155	624	779
Nova Scotia	280	980	1,260
Ontario	4,082	15,666	19,748
Prince Edward Island	35	126	161
Quebec	2,016	6,791	8,807
Saskatchewan	230	1,479	1,709
Territories	62	210	272
Total Canada	26,394	53,631	80,025

\*No capital taxes were due or paid in 2022.



#### **CONTACT INFORMATION**

#### VANCOUVER

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#### TORONTO

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#### MONTRÉAL

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