

ICMIF Resilience and Sustainability Summit 2025

Community first: Mutual models
for climate resilience

Desjardins Group
Property & Casualty Insurance Executive Division

November 4th-5th, 2025



Desjardins

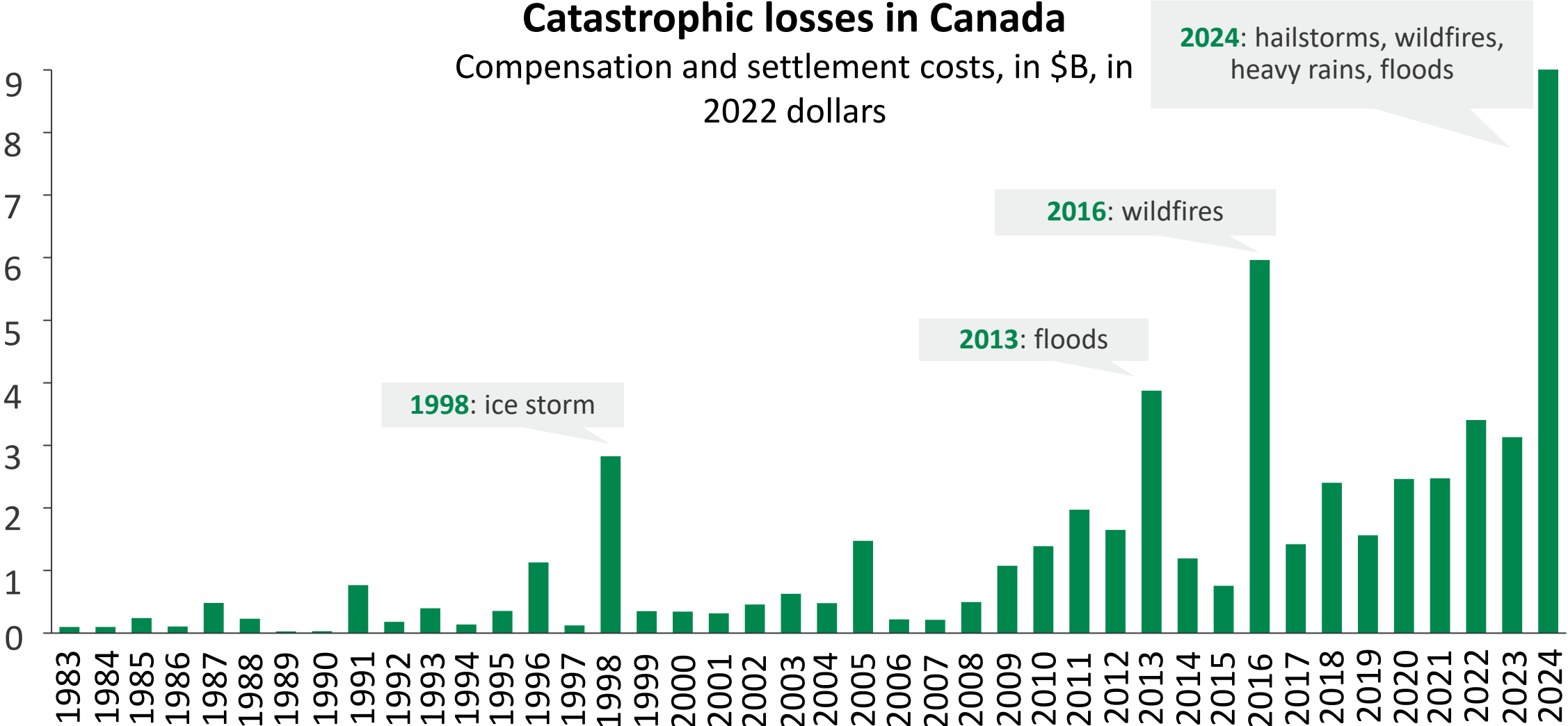
**125 YEARS
OF AMBITION**



Climate change is impacting the P&C insurance sector worldwide and Canada is no exception

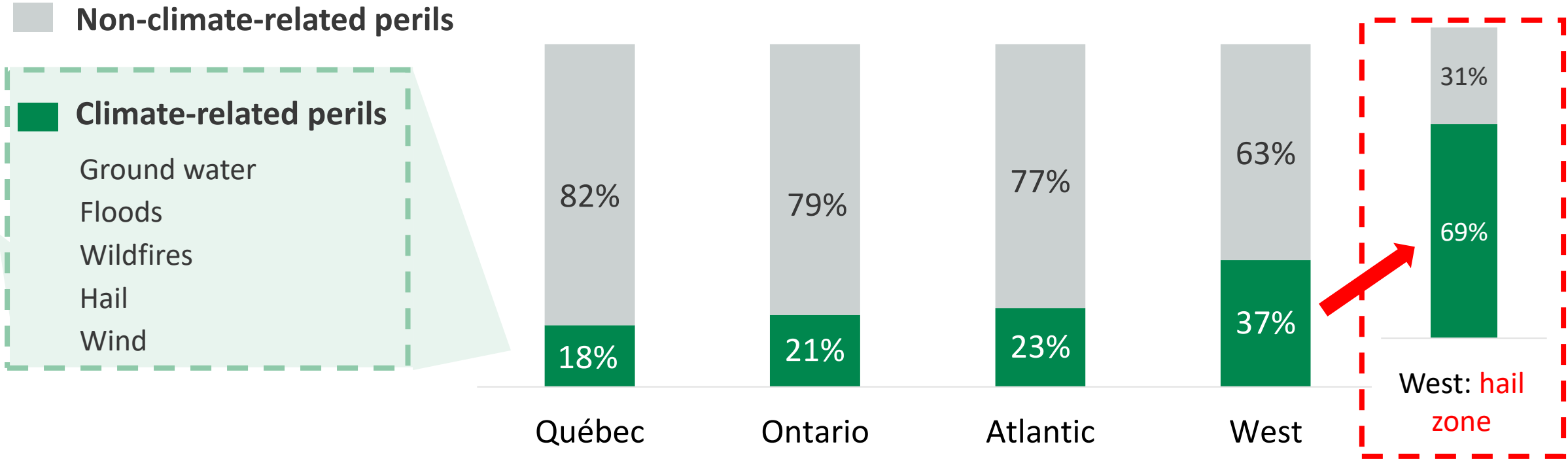
Catastrophic losses in Canada

Compensation and settlement costs, in \$B, in 2022 dollars



Coverages for climate perils are still generally affordable and available in Canada, although some pressure points are starting to emerge

Property insurance premium breakdown by region Homeowner



Increasing home resilience is key to maintaining affordable and accessible insurance, and stable home value. The most effective measures for each peril are known



Hailstorms

- Impact-resistant roof shingles
- Hail-resistant house siding
- Vehicles under cover



Water damages

- Sump pump with back-up power supply
- Backwater valve
- Ground grading to direct water away from foundations



Wildfires

- Fire-resistant roofing and siding materials
- Non-combustible landscaping materials
- Property clear of debris

There is growing momentum around climate resilience in Canada; achieving societal consensus seems within reach



Institute for Catastrophic Loss Reduction



Insurance Bureau of Canada



Disaster Financial Assistance Arrangements program



Municipal sustainability roadmaps and mitigation strategies



Home builders

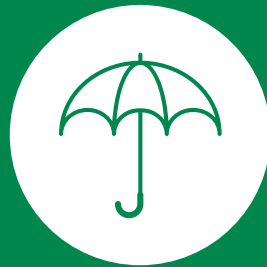


Media coverage

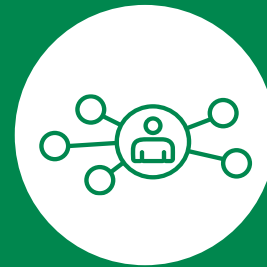
Desjardins Insurance developed a resilience strategy, with the ambition to be a leader that drives action in resilience to preserve availability and affordability of insurance in Canada



**Client
Awareness &
Education**



**Prevention &
Risk Mitigation**



**Society
Influence**

Client awareness & education: Empowering clients with knowledge about climate-related risks is essential in building a more resilient Canada

Understand client **motivations, challenges, perceptions and needs** around climate-related risks and home resilience

Craft **advice and educational content** in a way that helps clients move from awareness, to understanding, to action

Customize the approach based on **specific geographic risks** and clients' realities

Prevention & risk mitigation: Through our insurance solutions, we have the opportunity to help clients implement effective resilience measures tailored to their realities

Build Back Better offers

Hail claim

- Hail-resistant roofing
- Hail-resistant siding

Sewer back-up claim

- Backwater valve or sump pump

Severe weather alerts

- Real-time notifications before severe weather events
- Prevention advice

Society influence: The combined actions of different players of society are needed to have a significant impact on resilience in Canada



A silver laptop is open on a light-colored wooden table. The laptop screen is white and displays the text "Thank you" in a bold, green, sans-serif font. The background is a bright, out-of-focus interior space with large windows and a white chair.

Thank you