



ICMIF Resilience & Sustainability Summit 2025

Community first: Mutual models for climate resilience

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Wawanesa

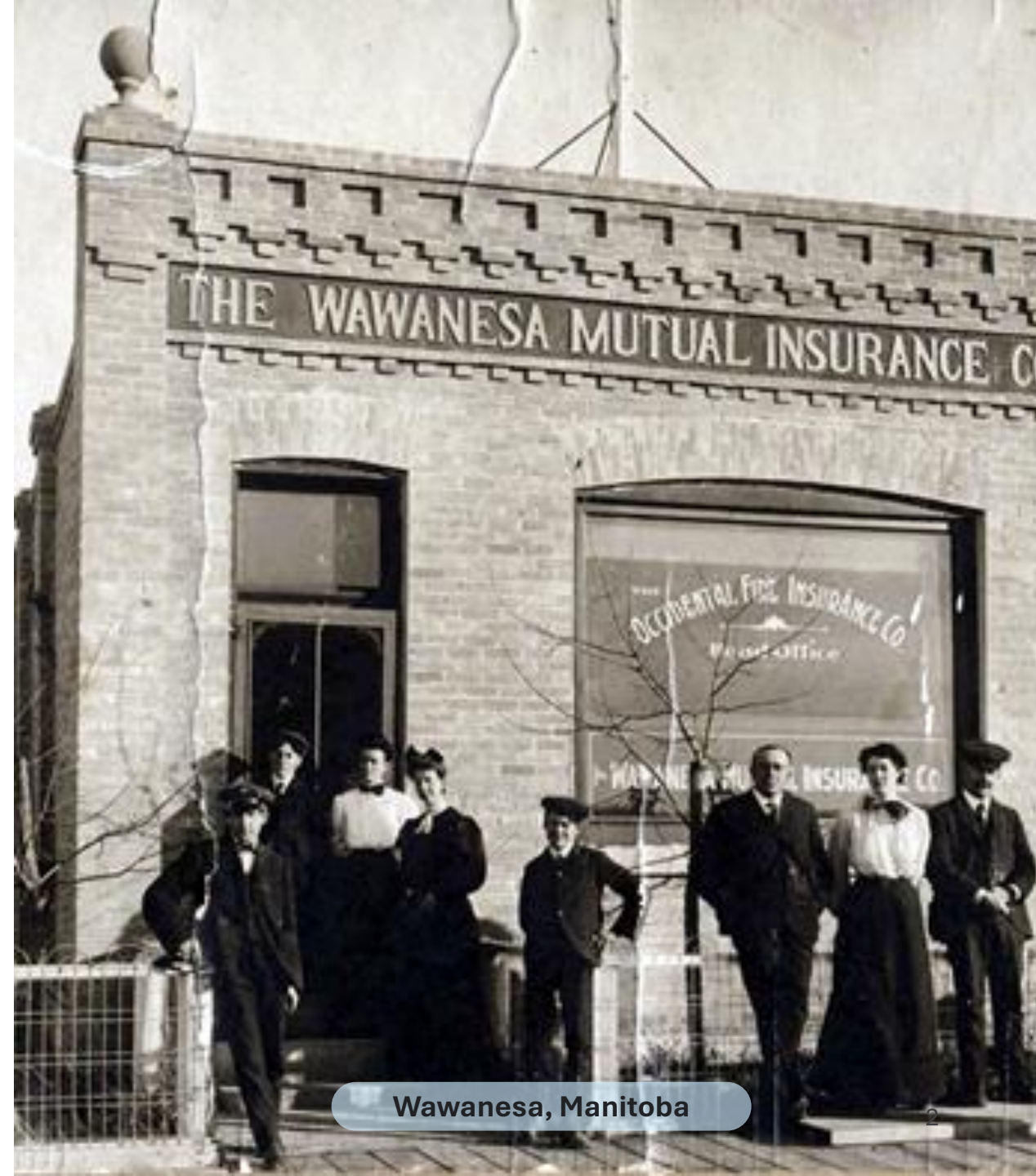
Rooted in mutuality

Wawanesa was founded in 1896 by 20 farmers who came together to look out for one another

As a mutual insurer, being there for & supporting communities is the essence of who we are

Today, we serve over 1.8 million members with C\$4 billion in annual premiums & C\$11.5 billion in assets

Wawanesa

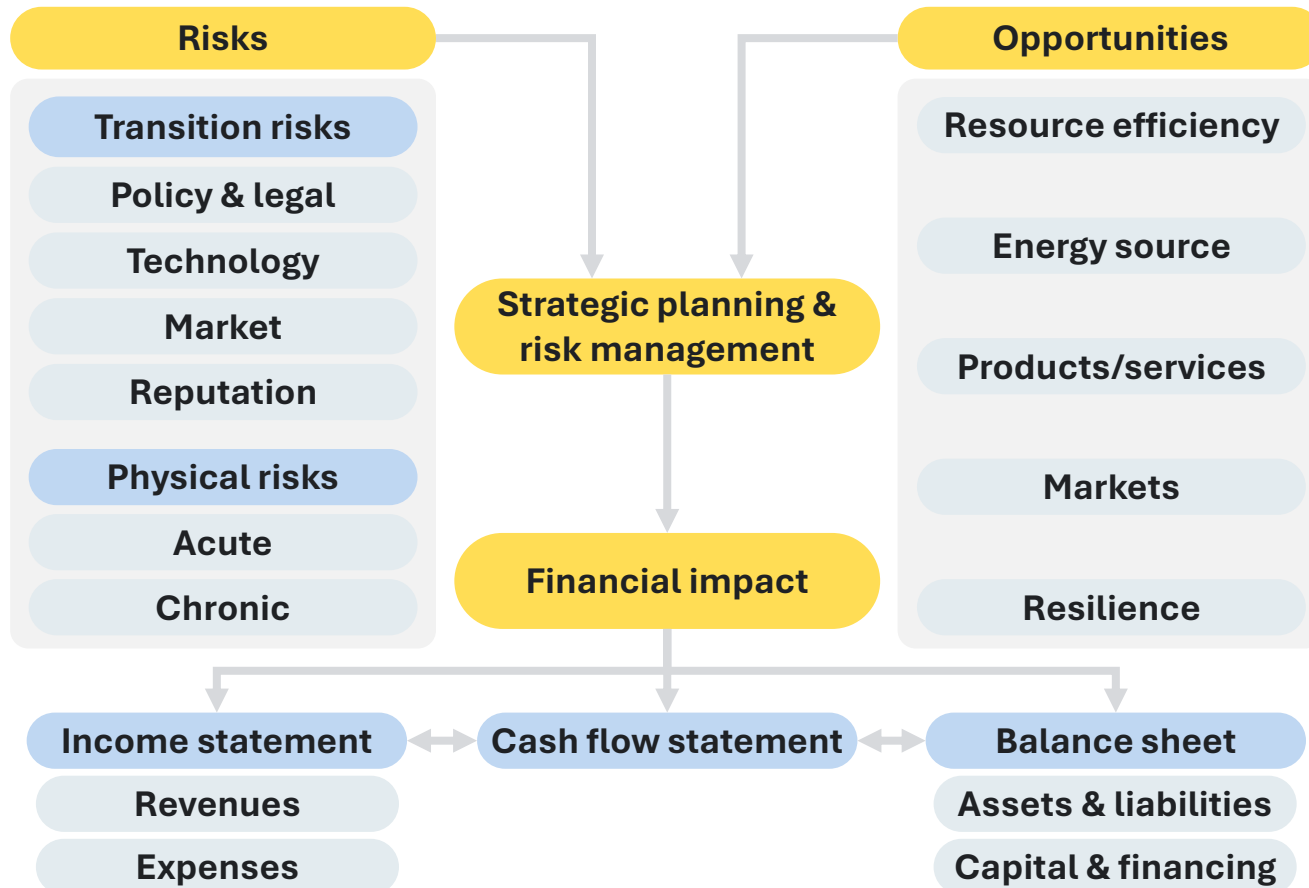


Wawanesa, Manitoba

Climate-related risks, opportunities, & financial impact

The Task Force on Climate-related Financial Disclosures provides a clear framework to consider risks & opportunities

Recommendations of the Task Force on Climate-related Financial Disclosures¹



Wawanesa's community impact approach

Support members experiencing loss frequency & severity from extreme weather

People focused approach by championing local experts

Leveraging expertise from community partners & organizational insights

- National organizations with local impact
- Regions where Wawanesa has operations
- Factors taken into consideration:
 - Catastrophic risks
 - Land types & uses
 - Climate mitigation & adaptation

¹ Adapted from the Recommendations of the Task Force on Climate-related Financial Disclosures.

Wawanesa Climate Champions

The program invests \$2 million annually to support people & organizations working on the front lines to improve climate resiliency in communities across Canada



Environmental Guardians

Conservationists, farmers, and Indigenous Peoples working on nature-based solutions for climate resiliency



Community Protectors

Disaster preventers, responders & rebuilders working to protect our members and communities from climate-related disasters, before & after they occur



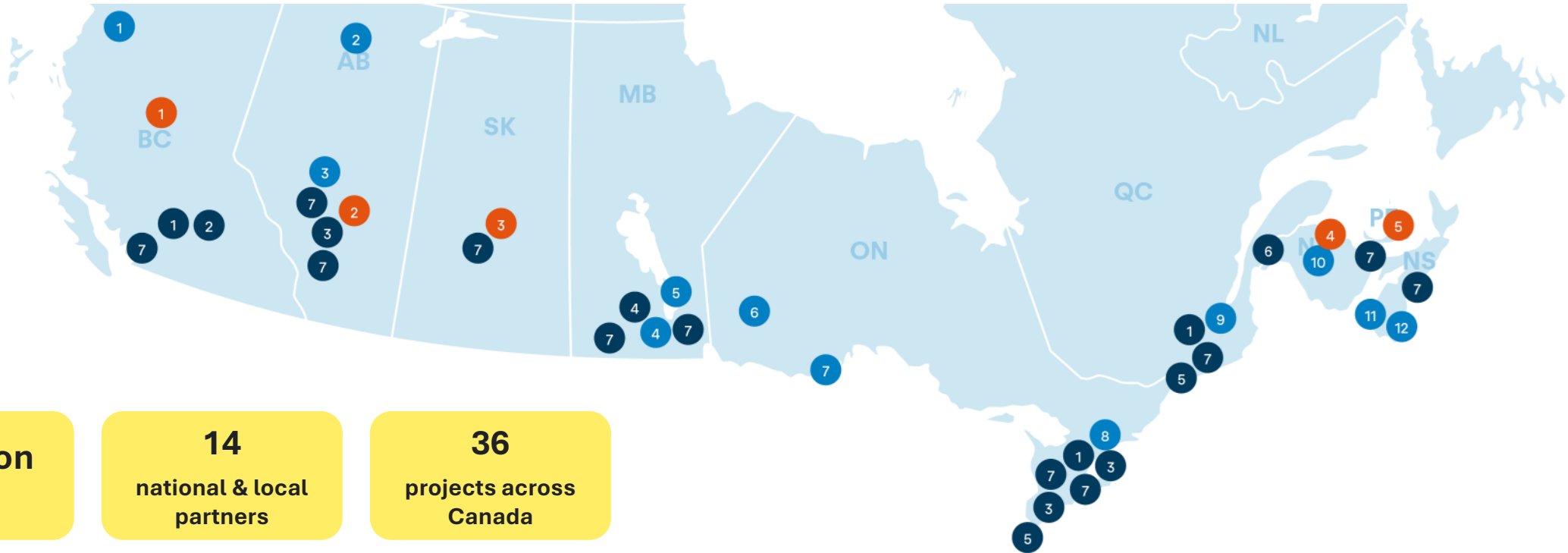
Youth Stewards

The next-generation of Wawanesa Climate Champions taking action to help our communities become more climate resilient



Wawanesa colleagues

2025 Wawanesa Climate Champions map



\$2 million
invested

14
national & local
partners

36
projects across
Canada

- Youth Climate Innovation Grants**
- 1 British Columbia Institute of Technology
 - 2 Southern Alberta Institute of Technology
 - 3 Saskatchewan Polytechnic
 - 4 New Brunswick Community College
 - 5 Holland College

- Community Wildfire Prevention Grants**
- 1 Witsset First Nation
 - 2 Little Red River Cree Nation
 - 3 Lac Ste. Anne County
 - 4 Rural Municipality of Rockwood
 - 5 Rural Municipality of Alexander
 - 6 Municipality of Sioux Lookout
 - 7 Keewaytinook Okimakanak Tribal Council
 - 8 Township of Limerick
 - 9 Scouts Horizon Boréal
 - 10 City of Fredericton
 - 11 Western Woodlot Services Cooperative
 - 12 Wasoqopa'q First Nation

- Wawanesa Climate Champion Partner Projects**
- 1 Nature Force
 - 2 TRU Wildfire
 - 3 ALUS
 - 4 Center for Indigenous Environmental Resources
 - 5 Nature Conservancy Canada
 - 6 World Wildlife Fund Canada
 - 7 Tree Canada



National Wawanesa Climate Champion partner programs

Canadian Red Cross Farmers for Climate Solutions FireSmart™ Canada Institute for Catastrophic Loss Reduction International Institute for Sustainable Development Youth Climate Lab

What Wawanesa looks for in Climate Champion partners

Seven key factors are taken into consideration in selecting partners & also success-based outcomes



Community flood mitigation: WWF Canada

Project description

Multi-year community flood mitigation project series

Regenerate Canada, a WWF plan, is focused on using nature-based solutions to mitigate and adapt to a changing climate

Expected impacts

High risk member community with more than 2,800 policies

Year 1 complete with restoration of 230m of river & floodplain



Wildfire prevention grants: FireSmart™ Canada & the Institute for Catastrophic Loss Reduction

Project description

Support communities embed a culture of wildfire prevention

FireSmart™ Canada & ICLR support project selection & action

Expected impacts

Granted \$450,000 to 35 communities across Canada¹

Tactics include a mix of risk reduction & community engagement intended to support a community's wildfire prevention journey



Climate resilience education: The Institute for Catastrophic Loss Reduction

Project description

Learn about actions to reduce risk of loss from extreme weather

Destination for insurers, reinsurers, brokers, home builders, building code officials, municipalities and community members

Expected impacts

Expand access to climate resilience education in Manitoba

Free space for collaboration for groups to meet & discuss resilience



Bringing it together: Our impact¹ & looking to the future

We continue to learn, refine our approach & build relationships to support our members & communities become more climate resilient

Outcomes of how Wawanesa shows up to support communities & members



Over 10,000²
people supported after extreme weather



Over 1,600
Wawanesa colleague volunteers



Seven
Indigenous communities supported

Outcomes of Climate Champions' partner projects on the environment



Over 1.1 million
acres of nature-based solutions



19
forests restored



Nearly 25,000
trees & shrubs planted



¹ Select results from Year 1 (2023-2024) of the Wawanesa Climate Champions Program. These figures are independently reported & do not have third-party assurance.

² This figure represents the number of people in communities we supported after wildfires in 2023/2024 through our partnership with the Canadian Red Cross.

Thank you!

