

Wellbeing strategy

2025 to 2028



 co-operators

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Land acknowledgement

Our organization was founded in 1945 in Regina, Saskatchewan on Treaty 4 territory, the traditional land of the of the Cree, Saulteaux, Dakota, Lakota, Nakoda and the homeland of the Métis.

Today, our co-operative exists in communities from coast to coast to coast. We recognize that the many places where we live and work are home to past, present and future First Nations, Inuit and Métis peoples.

The Co-operators Group Limited acknowledges that our corporate headquarters in Guelph, Ontario sits on the Between the Lakes Treaty (No. 3) territory, the traditional land of the Mississaugas of the Credit First Nations and the ancestral homelands of the Anishinaabe, Haudenosaunee and Attawandaron peoples.

We acknowledge that Indigenous Peoples are stewards of this land and that our work is carried out across the traditional territories of the First Nations, Inuit and Métis peoples. This grounds our journey toward a path of Truth and Reconciliation with our Indigenous neighbours, clients, members, employees and partners.

A note from our executive sponsor

Laura Mably

Chief Human Resources Officer,
The Co-operators Group Limited

As a people-first co-operative, Co-operators puts a lot of effort into creating and maintaining an engaging, inclusive and supportive workplace. We strongly believe that employees are central to bringing our core purpose to life and we are committed to learning about their evolving needs and working to adapt to them - especially as they relate to overall well-being. This reflects our belief that empowered employees are key to building resilient and sustainable communities.

Our new Wellbeing Strategy builds on our previous Mental Health Strategy and is designed to support all aspects of employee well-being. It aligns with our promise to employees and reflects our principles of inclusion, diversity, equity and accessibility (IDEA), which are central to who we are and the culture we're building. Most importantly, our "by employees, with employees, for employees" approach ensures that we are seeing things from the employee lens throughout the strategy-building process.

Our Wellbeing Strategy - guided by a comprehensive three-year action plan outlined in the following pages - marks an exciting new chapter in our well-being journey as an organization. As we implement this strategy, we are committed to learning, reflecting and growing with our employees.



A thank you to our lead committee

The development of our Wellbeing Strategy was made possible thanks to the dedication of the employees who form the voluntary Lead Committee. Composed of employees from across the organization, these individuals have been actively involved in the co-creation process since 2024 – bringing our ‘by employees, with employees, for employees’ approach to life. Their unique perspectives and passion for well-being were critical in shaping the overall direction of the strategy and action plan. As a key part of our strategy governance, we look forward to continuing our collaboration with them.



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Our approach: by employees, with employees, for employees

We are fully committed to incorporating employee voices into everything we do. Our approach reflects our commitment to actively engaging and consulting employees as an essential part of our process.



By employees

Employee-led model, maximizing internal talent, contributing to employee well-being



With employees

Co-design and co-own Wellbeing Strategy in partnership with employees



For employees

Employee-centered lens, improving core business areas that impact employee well-being

Our journey to co-creation

Partner engagement and gap analysis

Starting in May 2024, we engaged key internal partners and a diverse group of employees to help guide the co-creation process and strategy development. We conducted a thorough review of relevant internal data gathered from employee engagement surveys and past initiatives, including mental health programs, to honor past efforts and lessons learned while documenting market research and gap analysis.

Employee engagement and consultation

In July 2024, we announced the soft launch of the Wellbeing Strategy and invited employees to contribute to its co-design. Between July and September 2024, we hosted over 15 employee engagement sessions, fostering a safe and inclusive space for all participants. Led by the IDEA & Well-being team, these sessions brought together a diverse group of employees from various backgrounds, who were willing to share their stories, unique perspectives, and commitment to employee well-being.

A dedicated working group advocating for employee voices

On World Mental Health Day in October 2024, we shared our progress and introduced the Lead Committee—comprising 11 employees who represent the diverse voices of employees across the organization. In December, the committee completed the co-creation of the Wellbeing Strategy. Starting in 2025, we will put our action plan into motion, bringing the strategy's vision and goals to life over the next three years.



Our co-creation process was informed by several key internal and external resources, including:

- [Co-operators IDEA Strategy](#)
- [Co-operators Reconciliation Strategy](#)
- [Statistics Canada, Moving forward on well-being \(quality of life\) measures in Canada](#)
- [Deloitte Insights, The workforce well-being imperative: Paving the way for human sustainability in workplace culture](#)
- [Indeed, Global Work Well-being Report 2024: Leveraging the world's largest dataset on work Well-being](#)
- [Global Wellness Institute, Wellness definitions and policies](#)



Our goal

To prioritize a culture of holistic well-being in the workplace, enabling each employee to thrive in all aspects of their personal and professional life as part of the Co-operators community.



Our vision

Our culture of holistic well-being in the workplace positively impacts our people and business, helping to build resilient and sustainable communities.



Our commitment to employee well-being



Human-centred

All employees deserve equitable and accessible well-being support.



Shared responsibility

Employee well-being is a shared responsibility regardless of job title. Everyone has a role to play in fostering a culture of holistic well-being, enhancing organizational health together.



Prevention

A preventative approach is key to building resilience.



Culturally relevant and safe

Creating culturally relevant and safe well-being resources is critical, along with ensuring they reflect the diverse backgrounds and lived experiences of employees.

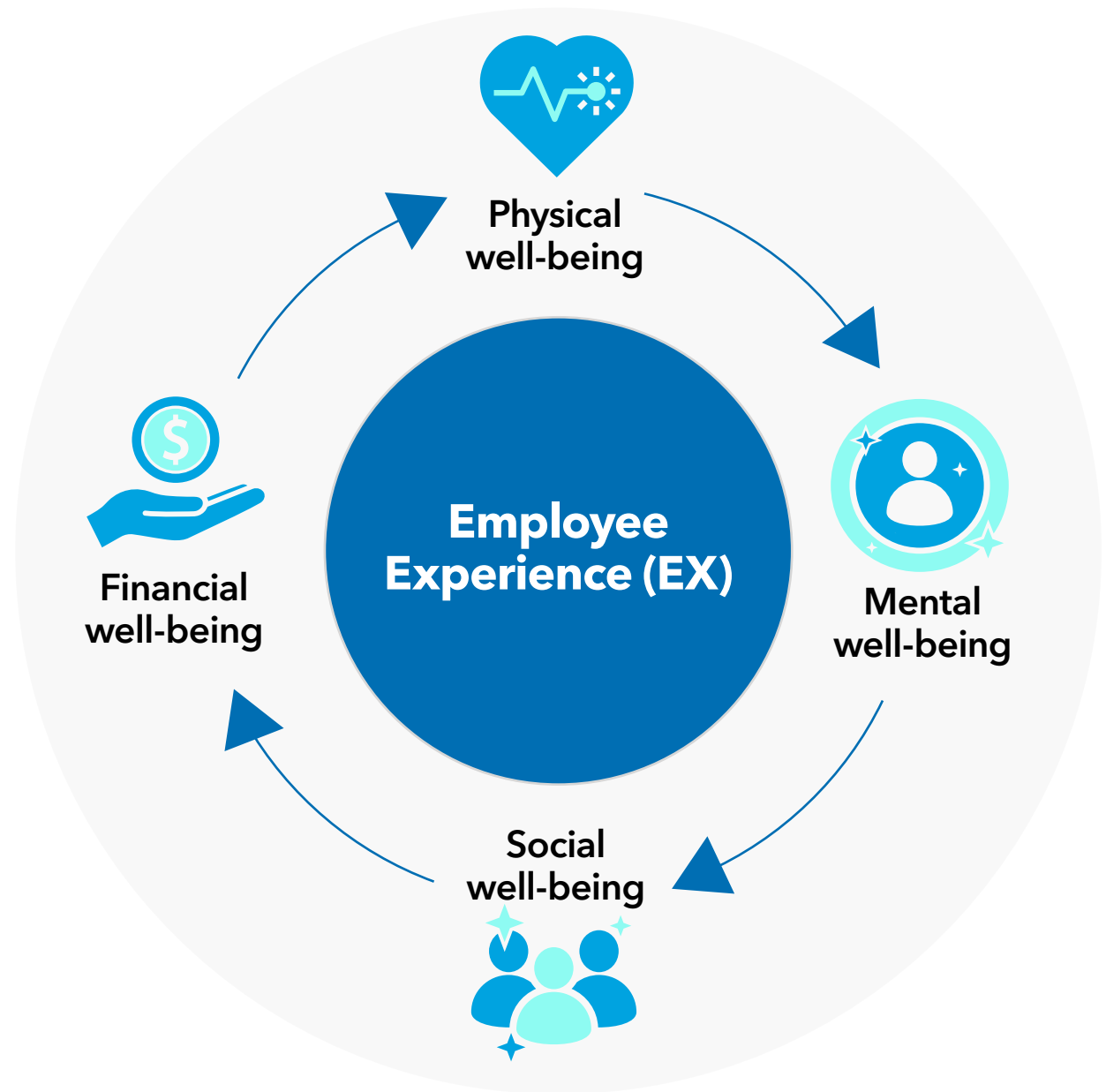


Employee experience (EX) focused

We will remain flexible and adaptable, continually enhancing the EX-journey.

Four key well-being pillars and goals

- 1. Physical well-being**
Enhancing physical health and workplace safety as the foundation of well-being.
- 2. Mental well-being**
Psychologically and culturally safe workplace for all.
- 3. Social well-being**
Cultivating meaningful connections that foster a sense of community together.
- 4. Financial well-being**
Financial inclusion to build financial resilience.

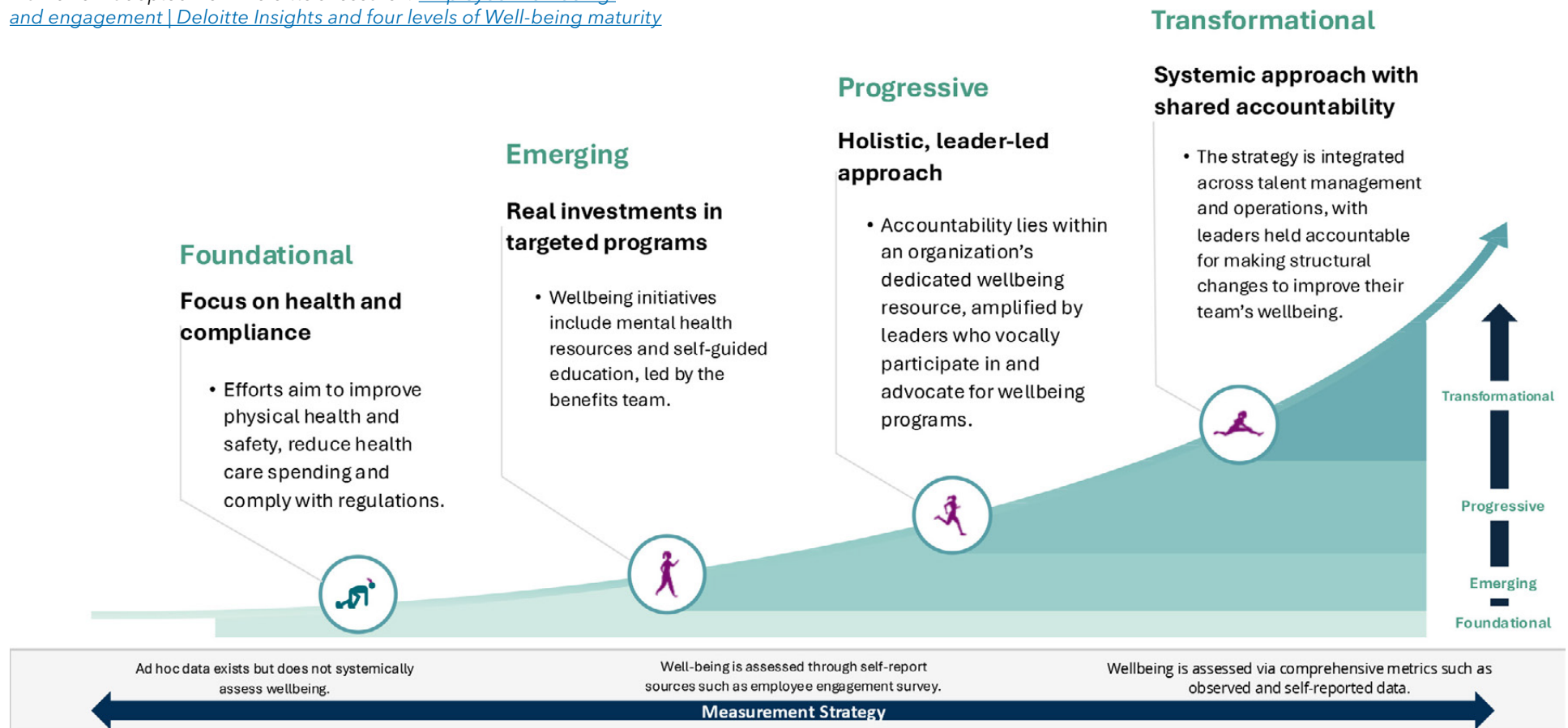


Organizations progress through four stages of well-being maturity

We are committed to elevating our culture of holistic well-being by taking a phased approach in collaboration with key partners across the organization. We have leveraged Deloitte's four stages of well-being maturity to guide our process and action steps as an organization.

Source: Deloitte analysis.

Framework adopted from Deloitte's research: [Employee Well-being and engagement](#) | [Deloitte Insights and four levels of Well-being maturity](#)



Action plan

Overarching actions

Our actions	Completion timeline	Measures of progress	Impact
Integrate a holistic well-being perspective across the organization in support of our Employee Promise.	Year 1	Collaborate with internal partners to develop and incorporate well-being communications and resources into key touch points of the EX-journey.	Co-operators culture of well-being contributes to attracting diverse talent while supporting employee retention.
Develop a comprehensive and accessible employee well-being website in collaboration with internal and external partners.	Year 3	Increased use of employee well-being resources as part of the EX-journey.	Employees feel that Co-operators takes a genuine interest in their well-being.

Key pillar 1: Physical well-being

Goal: Enhancing physical health and workplace safety as the foundation of well-being

Our actions	Completion timeline	Measures of progress	Impact
Foundational practice:			
Update and grow our internal well-being website to build awareness and visibility of physical well-being opportunities.	Year 1 onwards	Uptake in access to physical well-being resources and increased number of clicks/page views.	Employees have improved awareness of and access to physical well-being resources, information and activities.
Conduct a needs assessment and recommend appropriate in-person physical well-being activities at each corporate office location.	Year 1 onwards	Year 1: 20% of employees access physical well-being programs or accessible gym facilities across all locations. Year 2: 30% of employees access physical well-being programs or accessible gym facilities across all locations. Year 3: 40% of employees access physical well-being programs or accessible gym facilities across all locations.	Employees have improved access to in-person physical well-being resources at corporate office locations.
Review internal processes and relevant policies to effectively manage critical incidents in the workplace.	Year 1	Create and launch a critical incident guidebook and resources for people leaders and HR staff.	People leaders and HR staff have resources to support employees and teams during critical incidents.

Our actions	Completion timeline	Measures of progress	Impact
Foundational practice:			
Review relevant HR policies with a holistic well-being lens.	Year 1 onwards	Relevant policies are reviewed with a holistic well-being lens. Increased Well-being Index score based on engagement pulse surveys.	Employees and people leaders feel supported due to a holistic well-being lens being applied to relevant HR policies.
Conduct and implement recommendations from an enterprise-wide accessibility audit.	Year 2	Workplace accessibility and accommodation processes are reviewed and recommendations made. Relevant business areas support the implementation of recommendations (e.g. ASSIST, returning to work after an absence, ergo assessment, etc.).	Employees with visible and invisible disabilities and those with well-being concerns feel our workplaces are accessible and inclusive.
Emerging practice:			
Increase opportunities for employees to incorporate well-being into their daily routines.	Year 1 onwards	Design a quarterly well-being themed calendar and promote physical well-being resources and toolkits that can be incorporated into daily routines. Physical well-being activities and resources are regularly promoted to raise awareness of the importance of daily physical activity.	Employees and people leaders are visibly participating in physical well-being activities.
Launch an employee-led Physical Well-being Action Group.	Year 1 onwards	Create and grow the Physical Well-being Action Group and deliver onsite and virtual programs. Selected employee fitness instructors deliver 200+ classes per year.	Employees and people leaders feel motivated to engage in and contribute to employee well-being.
Promote a virtual physical activity bi-annually to support team building.	Year 1 onwards	Increased number of employees participate in the virtual team building challenge.	Accessible virtual activities contribute to team building.

Key pillar 2: Mental well-being

Goal: Psychologically and culturally safe workplace for all

Our actions	Completion timeline	Measures of progress	Impact
Emerging practice:			
Update the internal well-being website to ensure mental well-being resources are accessible and visible through ongoing communications.	Year 1 onwards	Uptake in access to mental well-being resources and increased number of clicks/page views.	Employees have improved awareness of and access to mental well-being resources, information and activities.
Launch an employee-led Mental Well-being Action Group.	Year 1 onwards	Create and grow the mental well-being Action Group and increase the number of employees and people leaders engaging in campaign activities.	Positive event feedback indicating an improved understanding of our preventative approach to mental well-being. Mental well-being is viewed as a topic that is discussed and integrated into daily routines, positively impacting employees and people leaders.
Progressive practice:			
Create more opportunities for building and supporting the well-being of people leaders.	Year 1 onwards	The topic of well-being is integrated into leader communication channels, including the annual leader conference, quarterly leader calls, leader newsletter, etc. (where applicable).	People leaders feel supported and are better informed about the importance of their well-being.
Launch the Mental Well-being Champion Program for people leaders to support the integration of healthy well-being practices.	Year 2 onwards	Grow the number of people leaders who join the program after launch. Offer foundational mental well-being training. Establish relevant goals as part of performance management. Improve understanding of empathy-based competency among people leaders.	People leaders have the tools, resources and training to support a psychologically and culturally safe environment for themselves as well as their team members.

Our actions	Completion timeline	Measures of progress	Impact
<u>Emerging practice:</u>			
Update the internal well-being website to ensure mental well-being resources are accessible and visible through ongoing communications.	Year 1 onwards	Uptake in access to mental well-being resources and increased number of clicks/page views.	Employees have improved awareness of and access to mental well-being resources, information and activities.
Launch an employee-led Mental Well-being Action Group.	Year 1 onwards	Create and grow the mental well-being Action Group and increase the number of employees and people leaders engaging in campaign activities.	Positive event feedback indicating an improved understanding of our preventative approach to mental well-being. Mental well-being is viewed as a topic that is discussed and integrated into daily routines, positively impacting employees and people leaders.
<u>Progressive practice:</u>			
Create more opportunities for building and supporting the well-being of people leaders.	Year 1 onwards	The topic of well-being is integrated into leader communication channels, including the annual leader conference, quarterly leader calls, leader newsletter, etc. (where applicable).	People leaders feel supported and are better informed about the importance of their well-being.
Launch the Mental Well-being Champion Program for people leaders to support the integration of healthy well-being practices.	Year 2 onwards	Grow the number of people leaders who join the program after launch. Offer foundational mental well-being training. Establish relevant goals as part of performance management. Improve understanding of empathy-based competency among people leaders.	People leaders have the tools, resources and training to support a psychologically and culturally safe environment for themselves as well as their team members.
Create a well-being hub for people leaders to support ongoing learning and knowledge exchange.	Year 2 onwards	Grow the number of people leaders engaging in the well-being hub after launch. Establish a peer-driven community of practice and share leader-specific resources.	Increased number of people leaders feeling supported and safer when facing individual/team well-being challenges.

Our actions	Completion timeline	Measures of progress	Impact
<u>Progressive practice:</u>			
Develop and launch a mental well-being podcast/interview series to show a wide range of perspectives and lived experiences from employees and people leaders.	Year 2 onwards	Grow the number of employees and people leaders joining the podcast/interview series to share their stories. Increased number of employees and people leaders engaging with the podcast/interview series.	Mental well-being becomes a topic that is frequently discussed and recognized for its importance among employees and people leaders at all levels. Improved understanding of mental well-being from a culturally relevant and safety perspective among employees and people leaders, reflected in the Well-being Index score of the engagement pulse surveys.
Make mental well-being focused education/training opportunities available for all employees.	Year 2 onwards	Develop a mental well-being performance goal.	Increased participation in mental well-being learning sessions. Positive feedback on mental well-being learning sessions. The Well-being Index score in the engagement pulse surveys demonstrates a psychologically and culturally safe environment.
Integrate a holistic well-being and IDEA lens into our change management and communication practices.	Year 2	Identified areas of opportunity to integrate a holistic well-being and IDEA lens into our change management and communication practices. Well-being and IDEA considered within change management and communication practices, including standardized tools, templates, training and resources.	Supports our people through change with a respectful and inclusive approach. Demonstrates our organizational commitment to embed well-being and IDEA into everything we do.
<u>Transformational practice:</u>			
Develop culturally relevant and safe mental well-being resources in collaboration with internal and external partners.	Year 3 onwards	Increased number of employees and people leaders utilizing new resources. Increased number of external partners contributing to the development of culturally relevant and safe mental well-being resources for employees.	Partnerships with 1 to 3 external partners who support culturally relevant mental well-being practices.

Our actions	Completion timeline	Measures of progress	Impact
<u>Transformational practice:</u>			
Review the Time Off Policy with a holistic well-being lens.	Year 3	Relevant policy and HR data reviewed. Provide a list of recommendations including business cases.	Employees feel that Co-operators takes a genuine interest in employee well-being. Co-operators commitment to prioritizing employee well-being is recognized externally (i.e. awards).

Key pillar 3: Social well-being

Goal: Cultivating meaningful connections that foster a sense of community together

Our actions	Completion timeline	Measures of progress	Impact
<u>Emerging practice:</u>			
Design a quarterly social well-being themed calendar and promote relevant events, resources and toolkits that can be integrated into daily routines.	Year 1 onwards	Social well-being activities and resources are regularly promoted.	Employees and people leaders are visibly supporting and participating in social well-being initiatives.
Continue to build more rigor and support of our National Thrive Committee.	Year 1	A National Thrive Practice Handbook is available to support leadership and volunteer management training, along with inclusive event design practices.	Increased employee participation in National Thrive events and positive event feedback. Increased involvement of employees and people leaders on the National Thrive Committee.
Work with other employee-led groups to collaborate on initiatives and foster a unified workplace culture.	Year 1 onwards	Increased number of collaborative initiatives across the organization. Increased number of employees engaging in collaborative initiatives.	The overall employee engagement score in the engagement pulse surveys reflects a positive employee experience and feelings of connection.
<u>Progressive practice:</u>			
Increase leadership visibility and support at Thrive and social well-being events.	Year 1 onwards	Increased number of people leaders joining and engaging in Thrive and social well-being events. Increased employee participation in Thrive and social well-being events.	People leaders are visibly supporting and participating in well-being initiatives.

Our actions	Completion timeline	Measures of progress	Impact
<u>Progressive practice:</u>			
Review of Volunteer Guidelines/Policy to align with current programs.	Year 1	Collaborate with the Citizenship team to update the Volunteer Guidelines/Policy. Updated Volunteer Guidelines/Policy communicated across the organization.	Employees feel supported and encouraged to use their volunteer days.
<u>Transformational practice:</u>			
Collaborate with internal partners to develop a Social Well-being Guidebook.	Year 2	Develop and launch a Social Well-being Guidebook, introducing different types of employee-led groups, representatives, purposes, etc. Grow the number of employees and people leaders using the Social Well-being Guidebook throughout the EX-journey.	Evidence in the Well-being Index score of the engagement pulse surveys. Employees and people leaders feel more connected inside and outside the workplace. Employees and people leaders foster a stronger sense of community and belonging.
Review the Employee Recognition Strategy and identify opportunities to recognize employees through a lens of well-being.	Year 2 onwards	Employees that are part of employee-led groups are recognized for their contributions to strategic initiatives. 5 to10% of performance goal setting and discussions reflect employee involvement in social well-being initiatives.	Employees feel valued and appreciated for their contributions to co-operative values of responsibility, integrity and inclusion.

Key pillar 4: Financial well-being

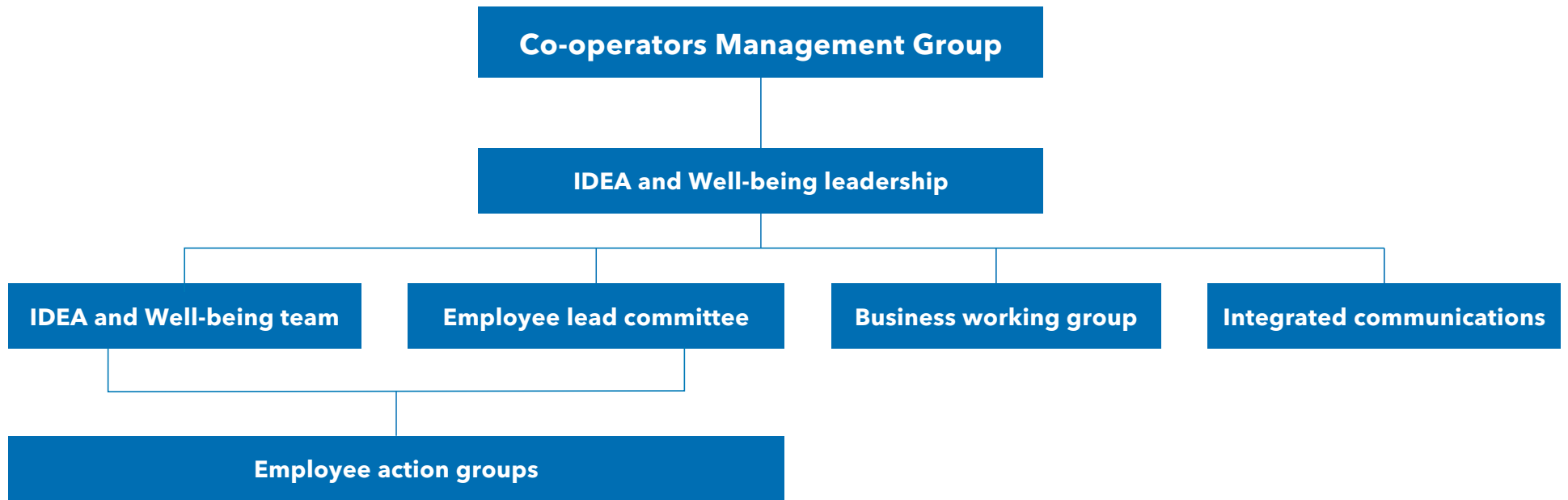
Goal: Financial inclusion to build financial resilience

Our actions	Completion timeline	Measures of progress	Impact
<u>Emerging practice:</u>			
Update the well-being website with financial well-being resources, ensuring they are accessible and visible with ongoing communications.	Year 1 onwards	Uptake in access to financial well-being resources and increased number of clicks/page views.	Improved awareness of financial well-being resources, information and activities.

Our actions	Completion timeline	Measures of progress	Impact
<u>Emerging practice:</u>			
Host Employee Assistance Program (EAP)/benefits info sessions to promote a preventative approach to well-being.	Year 2 onwards	Schedule EAP/benefits info sessions on a regular basis. Increased participation in info sessions and EAP/benefits usage. Increased number of employees eager to share their knowledge and tips with colleagues. Increased number of employees trained to share materials or deliver workshops.	Improved understanding of preventative approaches to well-being among employees. Improved knowledge of EAP/benefits use for employees and their families.
<u>Progressive practice:</u>			
Conduct a financial resilience and well-being survey of employees in partnership with the Citizenship team and community partners.	Year 1	Complete a voluntary survey of a statistically significant subset of employees to understand their level of financial resilience and how Co-operators supports their financial well-being as an employer and financial services provider.	Financial education and resources better address the needs of employees. Financial services provided by Co-operators better address the needs of employees and clients.
Conduct a needs assessment to identify financial literacy and accessibility gaps among employees with holistic well-being and IDEA lens.	Year 2	In partnership with the IDEA and Citizenship teams, organizational data is collected and analyzed, and reflective of key aspects of the financial journey of employees.	Financial education and resources better address the needs of employees.
Curate foundational financial literacy and resilience learning opportunities for employees.	Year 2	Launch a foundational curriculum and learning series in partnership with the Citizenship team and community partners.	Employees have access to foundational resources that improve their financial literacy and resilience.
<u>Transformational practice:</u>			
Review our EAP to ensure access is equitable and culturally relevant from a holistic well-being lens.	Year 2	EAP is reviewed and feedback shared. Conduct a feedback survey on EAP to identify service opportunities.	Continued improvement of EAP services, reflecting the evolving needs of employees.

Our actions	Completion timeline	Measures of progress	Impact
<u>Transformational practice:</u>			
Provide well-being and IDEA subject matter expertise to the design process of Co-operators group benefits products with the goal of embedding a holistic well-being lens into products and services.	Year 2 onwards	Review products, services and policies with a holistic well-being lens. Collaborate with relevant departments on messaging and promotion of products and services to employees and clients.	Products and services reflect a holistic well-being approach. Co-operators commitment to embedding holistic well-being into products and services is recognized in the insurance and financial services industry.
Design and deliver financial resilience workshops, toolkits and resources in partnership with the Citizenship team and community partners.	Year 3 onwards	Develop a multi-level curriculum in partnership with the Citizenship team and community partners that reflects the needs of employees. Launch financial workshops, toolkits and resources in partnership with the Citizenship team and community partners. Launch targeted learning pathways. Uptake in access to financial resilience resources. Increased number of community partners involved (financially and/or in-kind) in delivering financial well-being activities in their communities.	Enhanced understanding of financial resilience among employees and their families. Frontline sales employees are equipped with a better understanding of financial resilience to support growth and market competitiveness. Co-operators' commitment to financial resilience is recognized externally. Frontline sales employees include the value of financial resilience in goal setting.

Our governance structure



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